

**A SKETCH AND
SOME SKETCHES**

L. J. BONAR

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To my "Old Paradi"

Mr. D.W. Burrows.

With the

Compliments of the

Author.

12. 27. 1922.

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Hale Sturges Printing Co.
Mansfield, Ohio.

A Sketch and Some Sketches



A. J. Donar

A Sketch and Some Sketches

on

Fire Insurance

and its

Kindred Associates and Associates Not Kindred

by

L. J. Bonar

*He who runs may read
He who reads may run*

Mansfield, Ohio
December, 1920

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by
L. J. BONAR
Mansfield, Ohio

To the State and Special Agents—to my personal friends and co-laborers with whom I have had business associations—with some for many and with others for a lesser number of years—to the men with whom I have shared the joys and sorrows, the hopes and disappointments, the anxieties and worries incident to our business, what I have written is respectfully dedicated, in the hope that it may serve the purpose of binding us in the closer ties of professional Brotherhood.

And I wish to here express my appreciation to the members of the History Committee, whose advice, suggestions and encouragement induced me to undertake the task assigned me.

L. J. Bonar

December, 1920.

Introductory

At the regular meetings of the two Field Organizations held in Columbus, Ohio, on Tuesday, January 5th, 1916, the President of each organization was instructed to appoint from its own members, a committee of three—the two committees thus appointed to act as a joint committee on Insurance History. The following persons were appointed:

From the Ohio Field Club,
E. W. Raynolds Ray Decker A. W. Dorbert

From the Fire Underwriter's Association,
H. W. Clayton Thomas H. Smith Geo. Diebold

On Monday evening preceding the February meetings of the two organizations, I met by invitation, this joint Committee at the Hartman Hotel, Columbus, where I was honored by them with a complimentary dinner. A frank and full discussion of the project under consideration brought out expressions from the members of this Committee that the Field men of Ohio were practically unanimous in a desire to have something prepared in the way of an Insurance History of Ohio, and that in their opinion, I was the person who had been commonly looked to to take up such a task. While this Committee, in a spirit of fraternal generosity, extended to me unlimited latitude in giving my own personal experiences, personal recollections and incidents in my own life, they carefully avoided "entangling alliances" by not promising to read what I might write or to subscribe for any number of volumes of the book that might be published. Upon consideration of the wishes expressed and the suggestions made to me by this Joint Committee I submitted the following reply:

Columbus, Ohio, February 1, 1916

Mr. E. W. Raynolds, }
Mr. Ray Decker, }
Mr. A. W. Dorbert, } Committee Field Club.

Mr. H. W. Clayton, }
Mr. Thos. H. Smith, } Ohio Underwriter's Association.
Mr. Geo. Diebold, }

Gentlemen:—I wish through you to express to the members of our two Field Organizations my appreciation of the personal compliment in tendering me the office of **Insurance Historian**. I have frequently been asked to prepare and have printed some of my personal experiences in the business but I have uniformly declined this honor for the reason that I did not propose by any act of my own, to set myself up as a target for the darts and the javelins of unfriendly criticism. Having now discussed the proposition quite thoroughly with you and having arrived at final conclusions and an apparently satisfactory agreement, I have decided that should the time, the opportunity and the inclination, present themselves to me hand in hand, as I trust they may at some future period, I will undertake the work.

In the performance of what has been assigned me I will necessarily be compelled to include some of my personal recollections and experiences, but in doing so I will not, I hope, be influenced by any personal egotism. Feeling as I do that I can engage in this duty without being obliged to make any apologies, I will endeavor at some future date to present to my Insurance friends, something in the way of a **History of the Insurance Business of Ohio**.

Respectfully yours,
L. J. Bonar

Columbus, Ohio, January 31, 1916

The Underwriter's Field Club of Ohio,

Columbus, Ohio

Gentlemen:—Your committee on a History of the Insurance Business in the State of Ohio met with a like Committee of the Bureau organization January 31, 6:30 P.M., at the Hartman Hotel, Columbus, with the following present: Ray Decker, H. W. Clayton, Thos. H. Smith, Geo. Diebold and E. W. Raynolds. On invitation of the Committee the President of this Club met with us.

On motion, Mr. H. W. Clayton was elected Chairman of the Joint Committee.

The matter was thoroughly discussed with President Bonar, and upon receiving the assurances of the Committee that he would not be limited as to time in which to produce the work, that there was a popular demand among the members of both organizations for such a work, and that any expense, such as stenographic work or other small items would receive the approval of the Clubs, that gentleman took the matter under advisement and promised an answer on the following morning. Copy of Mr. Bonar's acceptance of the commission is attached hereto.

The committee adjourned subject to call by the chairman.

Respectfully submitted,

E. W. Raynolds, Chairman

Same report as above made to the Ohio Underwriter's Association

Owing to changes in their business connections, the members of the Committee from the Field Club were unable to serve any longer and the following named persons were appointed to succeed them. Mr. Cyrus Woodbury, Mr. R. L. Raynolds, Mr. Walter A. Sawyer.

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“Not to know what has been transacted in former times is to be always a child. If no use is to be made of the labors of past ages the world must always remain in the infancy of knowledge.”

A Sketch and Some Sketches

By L. J. Bonar

In the Beginning

Within an hour after I had supplied my earthly tabernacle with the usual munitions for service, I found myself sitting in my office chair (one of those Merry-go-round affairs,) and without any definite aims or plans before me. Just then, I chanced to look at my calendar on the wall, which indicated to me that this was the 14th day of February, in the year of our Lord, 1920. This fact started a train of thought, as well as an inquiry, wherein this day was different from thousands that had preceded or from thousands that would follow it. In the common hum-drum of this busy life with its joys and its sorrows—its loves and its hates—its expectations and disappointments—its fierce struggles for existence, this apparently is, to mankind in general, but a little more than a common day—a day not differing greatly from others, but in this instance, it is the day that separates or splits the month into halves. Is it this only that gives significance to me? No, this is St. Valentine's Day—the day when the birds are supposed to choose their mates, though not to any great extent in this climate, yet a pair of cardinals are getting their daily food in my back yard. I recall too, that it is the day when boys and girls are exchanging love ditties and comic pictures, when they make life merry with their laughter and song, and add weariness and vexations to Post Office clerks and the mail carriers; but to me, and for

another reason, this day stands out in special prominence as an anniversary in my business life. Forty-eight years ago I began my career as Special Agent and in this connection I have had pleasure and prosperity, longer than the average age of man.

Then again I call to mind that on the first day of this month, at Columbus, I promised the members of our two Field Clubs, that should the time, the opportunity and the inclination come to me hand in hand, like ministering angels, I would undertake, at some future time, to give my insurance friends a brief history of some of the happenings and experiences—some of my personal recollections, of the events that have occurred during this long business career, and with such reflections and meditations, I take up my not unpleasant task.

Having been complimented with the unanimous vote of both the Field Club, and the Bureau Club, in their selection of me, as their Insurance Historian, I feel that I am relieved of the necessity of making apologies for what I undertake to do; but should I use the personal pronoun with undue frequency, it will be through necessity, rather than choice.

Commonly speaking, makers of history have neither the time, nor the inclination to write it, while on the other hand the writers of history commonly have little to do in the making of it. My personal ambition would be, to be a maker, rather than a writer of history, but under existing conditions and circumstances, I am confronted with the proposition to fill both positions, and my failure or success will have to be determined by my readers.

The inquiry, which has been anticipated, will naturally, and somewhere arise, why I should write a brief sketch of my life, and, in response may I be permitt-

ed to ask "Why not?" So long as I shall not exact any promises from my friends to read what I write nor regard their neglect to do so as a personal affront, why not grant me unrestricted freedom in my task? If I can place on my sacrificial altar a little sweet incense—the ascending smoke of which will be pleasing to me, why should I not gratify my sense of smell with its fragrant perfume?

Having been asked to write a history of Fire Insurance in Ohio, and having been actively engaged in it for so many years as State and Special Agent, it seems to me that a sketch of my life so intimately interwoven with the history of the fire insurance business should furnish a reasonable excuse for what I have undertaken, and mix with it an account of my life without egotism on my part.

Would not this world in which we live be much better and our lives much happier, if we would pluck up the thistles along the path-way of life—clear the earth for more sunshine, and cultivate flowers to be placed on the tables of our living, rather than on the caskets of our dead?

Somewhere, and in some well authenticated history, it is duly recorded that the renowned Walter Van Twiller, the first Dutch Governor of New Amsterdam (now New York) had a striking personality, that standing in his wooden shoes, he measured five feet and six inches in height and six feet and five inches in girth, that his brain was so ponderous and his deliberations so stupendous that they could only be stimulated into activity, by vigorously smoking his huge Dutch pipe and his favorite Virginia tobacco.

In imitation of this illustrious official, I will now light my briar pipe and proceed to the task assigned me. Like

Job, I can say "Oh, that my words were written, Oh, that they were printed in a book."

Looking Backward

Contrary to the usual order of business procedure, a successful Salvage Corps was in active operation and on an extensive scale, long before Fire Insurance entered into the dreams of men. Noah, at his own expense, and solely for Salvage Purposes, built a great ark or ship, (on which he carried no Marine Insurance) into which he gathered animals, birds and living creatures of every kind, in pairs, to save them from the great world flood.

The common impression that Insurance is a modern institution or of modern origin, is erroneous. It can be traced in some form or other back to ancient Egyptian civilization. The earliest authentic account we have on this subject, states that during the reign of one of the Pharaohs, a young Hebrew by the name of Joseph, formerly a slave, promoted, organized and conducted a National Famine Insurance Company under government control.

Its name was probably an Egyptian term, equivalent to our word "Agricultural," as the original capital stock was composed entirely of the products of the cultivated fields. Seven years were required to collect, get together and store away the assets and during the next succeeding seven years, these were disposed of, in exchange for money, jewels, lands and live stock, and by gratuitous distribution among the people.

The affairs of this Company were wound up with honor and credit to the administration of its promoter and manager, and gave him an imperishable name in

history. It would be a pleasant and most profitable task to trace the zigzag and dotted lines of insurance history, during the next three thousand years, but as the American business man is commonly impatient with unimportant details, we will make our parting courtesy to the Pyramids and the Sphynx, and move on with our literary luggage, and drop off at old London, on our way to our own country.

In the palmy days of the Roman Empire, insurance occupied an important place in the commercial affairs of that people. Later on, in some of the Central Countries of Europe, taxes were levied, either by the state or by municipalities on property owners, for the purpose of indemnifying them against loss by fire and other accidents.

Journeying along the foot hills of some mountain range, we come across scenery deserving our enthusiastic admiration—scenery of wonderfully diversified character and beauty, but it is the high and rugged mountain peaks, capped with eternal ice and snow that excite our wonder and reverence. These will be photographed on memory in vivid pictures to last long after the scenery of the foot hills is forgotten. So, it is with history—the important events, the mountain peaks will be remembered and treasured, long after the minor things have faded from memory.

Here in London, centrally located and popular, was Lloyd's Coffee House, where the city bankers, money lenders, speculators, and men of commercial pursuits, were accustomed to meet—eat their roast beef and mutton, sip their ale, smoke their pipes and discuss business.

Somewhere about the rooms would be posted "Proposals for Insurance", stating the name of the vessel, the name of the Captain, the character of the cargo, the

ports of departure and destination. Under these would be written the names of the subscribers, with the amount of the risk each assumed, which was based upon a fixed rate or premium, and this early custom was called "Underwriting," which name has since attached to our business.

No modern policies and no modern policy contracts were issued. One copy of the Proposal containing the signatures of the Underwriters was placed in the hands of a party representing the insurers, and another copy with the assured. Should the vessel and cargo thus insured, or underwritten, be lost or damaged, there might be four, or even five months elapse before the news of the disaster would reach the London Office. With the growth of the Marine Commerce between the United States and the mother country, and with the increase of our exports, this individual underwriting was taken up to some extent in our own seaport cities.

We cannot measure the traveled roads between the early colonies and our present civilization without some starting point. That our country has made progress beyond the dreams of the most sanguine, that its achievements are unparalleled in the history of the world is commonly admitted.

That the insurance business has kept step in this onward march of progress—that it has kept abreast with the animating and controlling spirit of our American people, must be conceded. The incidents heretofore mentioned in this sketch have not been introduced so much as matters of history, as to show by comparison and contrast the advancements made by the Insurance Companies in the marvellous development of our country.

Early History

Our American exporters continued to patronize to some extent the English Individual Underwriters, but gradually a considerable portion of this business passed to the control of our own citizens. Efforts were made, and without much success to interest William Penn in the Insurance Business, but he expressed his apprehensions as to the "stability and desirability of a business that did not have the sanction of heaven."

In writing to a business friend he says: "I shall be glad if this dull sailor (Cantico) gets as safely as the Hopewell. I am tender as to insurance and did nothing in it for the Hopewell."

Benjamin Franklin was not only interested in the general subject of insurance, but he was largely instrumental in establishing the first Company on our continent, known as "The Philadelphia Contributionship for the Insurance of Houses for Loss by Fire." He was also instrumental in promoting the general insurance interests in their infantile days.

Mr. Joseph Saunders, an eminent citizen of Philadelphia, as well as a prominent member of the Society of Friends, began issuing policies personally in 1758, all of which he prefaced with the invocation "In the name of God—Amen." Mr. Saunders was both a local Underwriter and a pious Quaker. When changing the location of his office, he made the announcement as follows:

"Notice is hereby given, That the Infurance Office for shipping and Houfes, is kept by Joseph Saunders at this Houfe, where Ifrael Pemberton, fen., lately lived, near the Queen's Head in Waterftreet."

He evidently assumed that the business had divine sanction.

The spirit of adventure then lured men as it does to-day, out and into the unchartered seas of finance, to assume risks and engage in untried projects in the hope of acquiring fortunes, as the following announcement would indicate.

"N. B. Reily, of this city, Conveyancer, will infure Tickets in this Lottery at a very low Premium."

Among the various commercial interests of the city, the insurance business had attained to one of such prominence, as to attract the attention of a prominent New York Broker, Mr. Anthony Van Dam, who opened an office in the city of "Brotherly Love," in September, 1759, and announced the fact through the newspapers as follows:

"The New York Infurance office is opened at the Houfe of the Widow Smith, adjoining the Merchant's Coffee Houfe; where all Rifks are underwrote at moderate premiums. Constant Attendance will be given from the Hours of Eleven to One in the Forenoon, and from Six to Eight in the Evening, by Anthony Van Dam, clerk of the office."

In 1757, six merchants of Philadelphia entered into Articles of Agreement—the name and style of which was "Thos. Willing & Co." for the purpose of underwriting Marine Policies, which seems to be the first attempt at an organization for this purpose. Each of these parties owned 1-6 interest in the Company.

Shippers procured their insurance from these individual Underwriters through brokers, at whose Office the risks were offered—the terms arranged and the policies secured for their clients, and without any direct or stipulated remuneration. In due time these brokers claimed an additional compensation for their labor over and above what they had received for their services in the adjustment of losses, and this was the beginning

of the payment of Commissions to Agents. The following is the agreement which they entered into:

“That the several brokers in whose affairs they shall hereafter subscribe Policies shall be accountable for all the premiums arising from such subscriptions having all allowed thereon by us the underwriters, a commission of one and a quarter per cent, for standing the Risques of such premiums, collecting and paying the same to the following manner:

That such brokers shall settle each Underwriter's Account every three months, and pay the balance due thereon exclusive of all premiums arising from policies which have not been subscribed above one month, and in the Intermediate time between such settlements shall pay all losses due from us out of the Premiums of Policies which have been underwrote more than one month, or so far as such subscriptions extend.”

As the number of individual Underwriters and Brokers increased competition between them grew up, which very seriously affected the rates and in 1766, a meeting of 19 of the Underwriters was held who then and there signed an agreement as follows:

“The subscribers hereunto being convinced by said Experience that the premiums of Insurance have of late been inadequate to the Risques underwrote in this City, and fearing that the Consequence of their continuing will be an entire loss of so necessary and useful a branch of business, as most of the present Underwriters are determined to decline the pursuit of it unless some regulations of the premiums are made and generally agreed to it:

Wherefore we and each of us promise to and agree with each other:

“That we will not subscribe our names to any Policy or Policies of Assurance at any less premium or Rates than are specified in the List annexed hereunto, signed by the Brokers.”

“That any person now in the practice of Underwriting in this city do refuse to sign and agree to these articles, we will not subscribe any Policy of Assurance to cover any Ship, Freight or Goods, the Property of such refusing Underwriters, nor any other Policy which the said Refusing Underwriters have signed.”

"We will subscribe no Policy but what comes from an Office Keeper."

The hours for transacting business at such offices were commonly observed by the Companies under the following rule.

"That the Office shall be open for the Transaction of Business from Nine O'clock in the morning to Two in the afternoon, and from Four in the afternoon, till Eight in the evening. That the attendance of the Secretary be required from Ten to Two, and from Four to Eight in the afternoon. That it shall be the duty of the President to attend to this office every day from Eleven O'clock in the forenoon until Two O'clock in the afternoon and from Five O'clock in the afternoon, until Eight O'clock. And that it shall be the duty of the Committee of the week to attend every day from Twelve O'clock until Two in the afternoon, and from Six till Eight O'clock."

Insurance on Frame Structures received the attention in the following record:

"That the Insurance on Wooden Buildings shall not be considered to be precluded by any article in our principal proposals, but that when two or more wooden buildings adjoin, a larger premium shall be required than is demanded on a single wooden building."

Some of the conditions and stipulations of the early Life Insurance Policies might require the attention of an expert interpreter in the event of a loss. In 1794, one of the Companies insured Captain John Collett—

"On his person against Algerines and other Barbary Corsairs in a voyage from Philadelphia to London, in the ship George Barclay himself Master, Valuing himself at \$5,000, the premium on which was two per cent."

Another contained the following stipulation or condition:

"The said President and Directors, therefore and in consideration of Ten Per Cent, to them paid, do assure, assume and promise that he, the said Bon Albert Briois de Beaumez shall, by permission of Almighty God, live and continue in this natural life for and during the said Term and space of Eighteen Calendar months."

Brokers

In some respects Brokers are not unlike our poor; they have long been with us and judging from present appearances they will continue to occupy front seats on the stage. Their attitude and their relation to the local agent depend largely upon their view point as to remuneration for services rendered. When enjoying the sweets that come to us from the honey bee, we are ready to attribute wisdom and sing praises to the buzzing, industrious little insect, but when it plants its tiny poisonous sting in our epidermis our view point radically changes; that is when the broker gets the honey and the local agent nurses the sting. But this does not alter the fact that the legitimate broker has his place in the business and cannot successfully and will not intentionally be ignored by the better class of local agents.

During the latter half of the eighteenth and the early part of the nineteenth centuries, the fire insurance business in the United States was almost wholly done by individuals or brokers. These brokers became in due time quite numerous and aggressive, and the competition between them sharp and unscrupulous. In several instances they associated themselves together under articles of partnership, which was a step in the direction and probably led up to the organization of fire insurance companies operating under state charters.

The Quaker, William Penn, though often and urgently solicited to engage in and use his influence towards promoting this venturesome business, maintained his scruples that little or no dependence could be placed on any enterprise that did not have the sanction of Heaven.

From the minds of certain people who believe in an over-ruling Providence and that all the happenings in

our lives were predestined from the beginning, this objection to insurance has not, even in our day, been wholly removed.

Alarmed with existing conditions and threatened as they were with financial loss, a number, nineteen in all, of these individual underwriters or brokers came together and with the view of correcting the prevailing evils, organized a local association. History in this instance has often repeated itself. Even at that time a few members of the profession assumed for themselves all the practical honesty and virtue there was in the business—held aloof for the Pharisaical reason that they could not trust certain of the signers to keep or observe any agreement, and thereby prevented the loyal nineteen from accomplishing successfully what they had hopefully planned for.

Oldest Stock Company

That the Insurance Company of North America was organized in 1792—that the meetings for this purpose were held in Old Independence Hall, and in the room in which that immortal document, “The Declaration of Independence” was signed, and that it is the oldest stock company in the United States, are facts so commonly known, that they are not mentioned here for advertising purposes, but there are some matters connected with its early history, which are of general as well as of common interest.

The original capital stock of the company was \$600,000. The opposition to this enterprise was so strong and so well organized that the charter was not granted by the State until 1794. The individual Underwriters and Brokers contended, and with some success, that a

company with such a large capital would secure most, if not all of the risks, would eventually drive them out of their established business and in a short time would become a monopoly, and would thereby become burdensome to their citizens. A few intelligent business men who were members of the Pennsylvania Legislature in 1794 had the vision to see that these arguments were selfish as well as fallacious.

The first Secretary of this company, Mr. Eben Hazard, had been Postmaster General under George Washington. He was a fine scholar, had attained considerable notoriety as a writer and was a man of rare executive ability. A letter written by him to the President of the United States not only throws a side light upon the general conditions in those days, but will, by contrast with our present Postal service, show the wonderful growth and progress our country has made during the past 131 years. The following is a copy of the letter:

September 21, 1789

"To His Excellency, George Washington,
President of the U. S.
Dear Sir:—

Though I have made repeated applications for more assistance, and so clearly pointed out the necessity there was for it, that a Committee of Congress reported in favor of its being allowed, I have been left to encounter the whole business of the Department almost alone. Besides the general superintendence of fifteen hundred miles, exclusive of postroads, I have had to maintain a very burdensome correspondence; to examine the quarterly returns from all the eastern offices; to enter all the accounts; to keep the books of the Department which since my appointment has been in double entry; to make communications to Congress and Committees, which have frequently required lengthy and tedious calculations; to form and enter into contracts and pay the contractors quarterly; to inspect the dead letters, and to do the business out of doors, as well as

within. My own attention has been so frequently necessary that I have not had time for proper relaxation, and in three years past have not been to the distance of ten miles from this city. I once hired a clerk, but found my salary was not equal to that expense in addition to the support of my family and was obliged to dismiss him."

Whether this unusual request was granted might be ascertained by examining the Congressional Record, but the fact that there are now 2000 or more employees connected with the Department at Washington—that in addition to this there are general distributing offices in all of our large cities, and with the 50,000 men who are employed in the Railway Mail Service alone, would indicate that the employment of clerks had been very materially extended since Mr. Hazard's administration of his office. Letter postage at that time for a distance of 300 miles or more was 25 cents and 10 cents for a less distance.

To assist Mr. Hazard in his duties as Secretary, the Directors of the Company appointed a Porter and general helper at a salary of six pounds per month, and a hint of a "Douceur" at Christmas.

In 1797 and 1798, fatal epidemics of Yellow Fever practically closed all of the business houses in the eastern part of the city, and the office of the Insurance Company of North America was removed to Germantown, as implied by the following notice published in one of their city papers.

"The office of the Infurance Company of North America is removed to the School-houfe near the Market, in Germantown. Orders for infurance left at the South East corner of Arch and Sixth ftreets will be duly forwarded."

With the view of providing indemnity from "losses by fire on land" a number of Philadelphia citizens or "Contributors" as they were called, organized in April 1792

under a deed of settlement a company known as the Philadelphia Contributionship for the Insurance of Houses from Loss by Fire, and it was not until the following June that a member of this Association, the Hon. John Smith, secured the first policy, which would indicate that fire insurance covering properties on land had not up to that time been in great demand. Benjamin Franklin was actively identified with this Philadelphia Contributionship, and gave to it his name and personal influence.

Green Tree Insurance Company

On each side of a residence street in the city of "Brotherly Love" were in those days rows of shade trees. For some reasons, possibly from modesty, these trees refused during the fall of the year to do the bidding of Jack Frost to shed their leaves and expose their naked limbs to a gaping public. A fire in one of these dwellings was carried by means of the dead leaves to another building, which led to a By-Law being passed by the Company, The Philadelphia Contributionship, forbidding shade trees of any kind or description, either in front or near any building the Company had insured. A number of the patrons of this Company desiring to have shade trees, petitioned the Company for a repeal of the rule but without success. These persons even offered to pay an extra premium for the privilege of planting or having shade trees on their lots. On the 14th day of November, 1795, Bishop White of that city obtained a privilege to plant trees under this endorsement—"His Deposit for Planting two Trees in front of the within described house and paid to the Treasurer one pound five shillings."

A special meeting of the patrons of this Company was called and the following petition and protest were duly presented: "A great number of the citizens of Philadelphia who are proprietors of houses in the city and its suburbs, many of whom now are or have been Members of the Philadelphia Contributionship for insuring Houses from Loss by Fire, have found it convenient and agreeable to them to have trees planted in the street before their houses, which the said Contributionship have thought proper to prohibit by one of their By-Laws, although the same is expressly permitted by a law of the State and, notwithstanding, application has been made by above forty of their Members to have the said By-Laws repealed who signified their willingness that an addition should be made to the premium for their insurance for the supposed risque attending trees in cases of fire, as is now done with respect to bake houses, coopers, apothecaries, and oil men's shops, stores containing pitch, tar, brimstone, etc., which application has been rejected."

"That having no intention to prejudice the institution already established and being only actuated by a desire to secure their own property, they further agreed that if the By-Law above referred to shall be repealed within ten months from the date of their agreement, which was the 5th of July, 1784, and that then their said agreement should be void or otherwise to be carried into execution."

The time given the Company for repealing this By-Law having expired and with no action being taken, these parties organized what was and still is known as the "Green Tree Insurance Company", which provided no restrictions to its patrons for the planting of either shade or fruit trees on or in front of their premises.

First Special Agents

Travel between our seaport cities and what was then the great Middle West was tedious, expensive and attended with many discomforts. The only public conveyances were canal boats and stage coaches. Trips for pleasure and sight-seeing were rarely made. When matters came up requiring Company consideration west of the Alleghanies they were usually referred to some Company official with instructions to visit the point and report his conclusions and such action as he had taken.

As the cities and towns in the west increased in their populations, business expanded and the demand for insurance increased, and to such an extent as to make it impractical for the officers at the home of any of the Companies to longer give their personal attention to their western agencies. To meet this new condition of things, Special Agents were employed to devote either a part or all of their time to establishing new agencies, cultivating their respective fields and soliciting business. This was the beginning of our present Special Agency System. These appointments, increasing in number as they did, the competition and rivalry among them, much to their discredit, became so fierce and unscrupulous that the Companies called a halt on their methods and directed them to enter into some agreement among themselves and adopt practices for the protection of their interests and their good reputations. For a time at least, there was an improvement in the situation but in the end greed once more got in its work.

Discovery of Steam Power

Little did James Watt, the Scotchman, when watching his steaming tea-kettle, or even while making his trial

experiments, dream that he was to be the honored and chosen priest to sanctify the marital bond between fire and water and present their gigantic child to the world, destined to render incalculable service to humanity and wholly revolutionize our mechanical, industrial and commercial affairs.

The stage coach, our sailing vessels and the canal boat for travel, with all their inconveniences and discomforts, have given place to our railroads and ocean liners with their comfortable and sometimes luxurious equipments, enabling one to cross our continent from the east to the west coast, or the Atlantic, in as many days as in former times were numbered in weeks and sometimes in months.

In 1832 the route of travel between New York and Philadelphia was largely by canal or stage coach. The only rail line then in use was the beginning of the present Baltimore & Ohio Railroad, and the track consisted of wooden beams (not steel rails) resting on wooden cross ties. No passengers were carried on these trains. In 1836 the locomotives for this service were built by the state of Pennsylvania, which owned and operated them under a fixed charge for hauling cars or trains.

The flotilla of ships from France carrying General Lafayette and his soldiers to America made the first voyage in 72 days and the second in 80 days. The first steamship to make an across the ocean voyage was the Savannah, owned by a Mr. Scarborough, a resident of Savannah, Ga., and that first trip from New York to Liverpool required 18 days to make. When our present ocean liners make this trip in less than six days it is of such common occurrence as to excite no special comment. If the ocean could yield up its treasures and

reveal to us its history and romances, it would startle the world with its disclosures.

The white Star liner *Naronic* sailed from an English port and was never afterward heard from. Its fate has always been a mystery and probably will always be unknown. Whether it was shipwrecked, sunk or destroyed by fire is simply a matter of conjecture. A more singular tragedy was the case of the *Marie Celeste* that was discovered drifting aimlessly in mid-ocean—sails hoisted and moving along majestically before the wind. Being hailed from another ship and receiving no response, it was boarded, when not a sign of life of any kind could anywhere be found. The personal property of the passengers was found undisturbed and even a partially eaten meal was still on the tables. What a case this is for conjecture, and what materials it might contribute to the imagination of such a story writer as Jules Verne.

What the world owes to James Watt, or what humanity owes to his discovery of Steam Power is beyond human calculation. It will, however, be worth our while to thoughtfully consider how vastly steam has added to our national wealth—how vastly it has increased the business of insurance, both fire and marine, and how, on the other hand, our insurance companies have fostered, protected and nurtured the development of this important discovery.

First Local Agencies

In 1807 a resolution was adopted by one of the Companies empowering the President "to appoint suitable and trusty persons at such places as he shall think advisable to act as Surveyors and Agents of the Company,"

and "to instruct each agent of the Company as to the execution of his trust and furnish him such information as he may think proper."

More than one of our American Fire Insurance Companies has laid claim to the honor and distinction of being the originator of our present American Agency System, but the official records in the office of the Insurance Company of North America show that Mr. Alexander Henry was duly appointed and commissioned agent of this Company in December, 1807, at Lexington, Ky. and in 1808, other agencies of this Company were established in a few cities along the Atlantic coast, which, it would seem, should establish the priority of such claim in favor of this Company. To the Aetna, the Hartford and the Phoenix of Connecticut, belong the credit for a rapid expansion of the Agency System throughout our country.

The appointment of Mr. Henry was soon followed by the establishment of additional agencies at Frankfort and Louisville, Ky., and by the appointment of local Agents at Cincinnati, Chillicothe, Steubenville, Ohio and Wheeling, Va., (West Virginia was at that time a part of the commonwealth of Virginia), and it would seem fair and reasonable to assume that these appointments were the beginning of an Agency System in this country, that after a lapse of one hundred and thirteen years, remains practically unchanged.

Underwriting

We inherit the words "Underwriting and Underwriters" from our ancestors, and by the natural law of succession we retain the "name" in our business as well as in our profession, making both of which, as common-

ly used, apply only to insurance against material loss.

To my mind, however, these words could or might be made to assume a much wider or broader scope than commonly given to them and reach out to cover unusual as well as common cases where no written contracts are involved. When we find some poor fellow who has been overtaken by misfortune and we come to his relief—or find some person who is discouraged and we give him cheer and encouragement—or some fellow who is stuck in the mud, down and out, so to speak, unable to move either forward or backward and we give him a lift, or when we do something for the moral and spiritual uplift of individuals and society in the way of education, moral improvement, social advancement, assisting the needy, we are engaging in an underwriting project wider and broader than what is commonly implied in the use we make of the ordinary term.

In building and maintaining our schools, churches, libraries, hospitals, asylums, etc., we engage in the highest type of underwriting, by fitting our young men and women for the complex duties of life—by giving an uplift to society and aiding in the betterment of our American citizenship.

In the final accounting of things the real test will not be so much what has been our devotion to creeds and dogmas, as what Underwriting we have done to make the world better and mankind happier.

Western Departments

Its geographical location, near the center of the then great Middle West, its superior advantages in river navigation and its Railway facilities, combined with the progressive public spirit and enterprise of its citizens,

made Cincinnati a city of great commercial importance, and as such attracted the attention and capital of Insurance Companies, and it early became an important insurance center for Central or Western Departments. Such departments were organized and established there by the following named Companies:

Aetna	of	Connecticut
American	of	Pennsylvania
Commercial Union	of	England
Union	of	England
Lancashire	of	England
Liverpool & L & G	of	England
Niagara	of	New York
Phoenix	of	Connecticut
Royal	of	England

In addition to these department offices, a number of local Fire Insurance Companies were organized, but with two exceptions, have either failed, gone out of business, or re-insured in other companies.

H. M. Magill

Mr. Henry M. Magill was General Agent of the Phoenix Insurance Company of Connecticut. Among insurance men he held a position as leader, but seldom as a follower. He had strong prejudices and at times made but little effort to conceal his likes and dislikes. He possessed a remarkable memory and rarely failed to recognize and call by name any local agent that he had ever met or transacted business personally with. He was devoted to his Company and his loyalty was never a subject of controversy.

Even among those of his insurance friends who knew him best, his point of view was often not sufficiently

broad to enable him to see much that was good in the methods of his competitors. He had a supreme mastery over details and he carried system to such a degree that it was burdensome.

Up to the time of his sudden death, he was an active member of the Western Union.

Mr. J. B. Bennett

A history of the life of Mr. J. B. Bennett would read more like a romance than a statement of human incidents. He was born in England in the year 1829, came to America in 1833, a poor boy, and when a mere lad he was given employment in the office of Mr. Ephraim Robbins, an Insurance Agent in the City of New York. He started in as an office and messenger boy, and his duties also required him to sweep the office. His alertness and faithfulness attracted the attention of his employer who promoted him to a general solicitor for the Agency. From this he rose steadily and rapidly, gaining success after success.

In 1852, he was appointed General Agent of The Aetna Insurance Company with headquarters at Cincinnati, where he became a national character and one of the foremost insurance men of the country. His income was a princely one for that time, and he spent his money freely, if not lavishly. The premium receipts and profits in this Central Department exceeded those of the home office at Hartford. He made and lost two fortunes. His autocratic attitude, however, towards the Company's officials, and his promotion of costly schemes and enterprises without consulting with or having consent of the Company cost him his position as General Agent.

He was an untiring worker, had rare executive abilities and at all times, kept a firm grip on the business, which was very profitable to the Company.

During his administration, the premium receipts of this Company in Ohio through its Cincinnati Department, were in excess of those of any other Company. After severing his official relations with the Aetna, he organized the Amazon, the Triumph and the Andes Fire Insurance Companies, and with very flattering promises of continued success, but the great conflagrations in Chicago in 1871 and in Boston in 1872, brought financial disaster to them, as it did to many other companies, having longer business experiences.

His home on Clifton Heights was called The Bennett Castle. He died in Indianapolis in the year 1899, a poor man. Over his brilliant and checkered career, hovered dark shadows of domestic tragedies that brought disappointment, sorrow and a premature death to him.

His body found its last resting place in the cemetery at Indianapolis where a suitable monument, purchased with the contributions of insurance men throughout the country, stands to commemorate his name and memory.

Royal Insurance Company

The Central Department of the Royal Insurance Company was established in Cincinnati in 1852, with Dr. John S. Law as its Manager. Sometime thereafter his son, John H. Law, became associated with him under the firm name of John S. Law & Son. Later on the management was changed to John H. Law & Bros., then to John H. Law & Bro. and the business of the Department was conducted under this firm name until 1894 when the offices were removed to Chicago and

merged with those of the Western Department under the management of Law Bros.—John H. and George W. Law. Under their aggressive management the Company took a position in the front ranks of the Fire Insurance Business in their territory. Mr. John H. Law retired from active participation in the business after 60 years of service, and settled on his plantation, Lac-Cal-Tallahassa, Florida where he died in April, 1917.

Liverpool and London and Globe

The Liverpool and London and Globe Insurance Company established a Central Department in Cincinnati at an early date, with a Mr. Knight as Manager. He brought into the business his English training—his English ideas and methods. He was a conservative underwriter and aimed to make profit rather than secure a large premium income. Policies were issued from this office and upon applications that required little more information than was necessary to fill out the contracts. Correspondence with Agents was reduced to the minimum. He was succeeded by Mr. James M. DeCamp, State Agent of the Company for New York. He re-organized the Department—introduced new methods and made its representation a valuable asset in an agency. Mr. DeCamp died in 1905 and the Department was continued for sometime with Mr. Frank Ritchie as Acting Manager. It was then moved to Chicago and merged with the Western Department.

Aetna Bible

The "Aetna Guide—Fire Insurance," by Mr. J. B. Bennett, General Agent at Cincinnati a book of 521 pages, was gotten out and copyrighted in 1867 and was published in the same year by Robert Clarke & Co. of that city, and was commonly called the "Aetna Bible." It contained a very complete history of the Company, together with instructions to agents, forms for policies and endorsements, lines to be written, and rates for the various classes of risks and its marked advance in insurance literature was commonly conceded. It was regarded among insurance people as authority or a standard on all fire insurance questions. Controversies between agents or between local agents and field men, and even among field men themselves were commonly settled by the "Aetna Bible."

Only a limited number of copies of this book have been preserved and the Agents owning these, though containing much valuable information, rarely consult them, but treasure them as relics of an early period in our business.

National Board

Fire Insurance conditions in the United States have been somewhat analogous to the economic conditions that existed at one time in ancient Egypt. There have been the Seven years of plenty and prosperity followed by years of famine and want. The lean and unfavored kine, have with remarkable regularity, come up out of the river and devoured the seven fat kine that were feeding comfortably and in apparent security on the banks. The pendulum has always swung from one side to the other, and on reaching the high point of profit

and success, it has invariably swung back to the other extreme of loss and demoralization.

From 1860 to 1865 and including both years, the fire insurance business in our country had reached a state of demoralization that was alarming. Experiences of the past years were disregarded—rates were not observed, and bad practices everywhere prevailed. In fact the ship was drifting in mid-ocean without a rudder. There were, however in that chaos of business, a few brave and far-seeing managers at the wheel who declined to have planted on their cheeks the odious kiss of the traitor and be betrayed by treachery, and crucified on the cross of greed and disloyalty. In the year 1866 the representatives of 76 fire insurance companies met in the city of New York, pursuant to a call, and organized the National Board of Fire Underwriters—an organization that saved the day and is still a prominent factor in shaping the fire insurance business of this country. The call had been issued to all of the then leading companies of the country, and to this call 76 responded favorably and became members of this new organization which was regarded as a clear indication on the part of these companies of a united and determined purpose to stem the downward tendency of rates and bad practices, and place the business, if possible, upon a paying basis. Of these original 76 companies, 64 of them have passed away, leaving only 12 of the original members at the present time engaged in the business. As a further commentary on the precariousness of the business, it might be added that a large proportion of the fire insurance companies which have since been organized and started out with blaring trumpets—with alluring prospects and visions of large dividends, are now only known in (often unsavory) memory.

The objects and purposes of this organization were—
First: To establish and maintain, as far as practicable, a system of uniform rates of premium, to gather such information and statistics as might tend to that result, and to promote harmony and correct bad practices in underwriting.

Second: To organize Local Boards of Fire Underwriters and to establish and maintain a uniform rate of compensation to agents and brokers.

Third: To repress incendiarism and arson by combining in suitable measures for the apprehension, conviction and punishment of criminals guilty of that crime.

Fourth: To devise and give effect to measures for the protection of the common interests and the promotion of such laws and regulations as will secure stability and solidity to capital employed in the business of fire insurance, and protect it against oppressive, unjust and discriminative legislation.

Up and until the year 1877 the National Board made and, among its own members, controlled the matter of rates and premiums, using a simplified schedule for this purpose and this movement or innovation opened the way for companies operating outside the Board to cut these established rates, and many of them took prompt and aggressive measures and dishonorable advantage of the opportunity to increase their business. The premium receipts of the National Board companies were very materially reduced through such dishonorable and unscrupulous competition. The following named persons served as Presidents of this Board:

1866—1870	James M. McLean
1870—1876	Henry A. Oakley
1876—1877	George L. Chase
1877—1880	Alfred G. Baker

1880—1881	Martin Bennett
1881—1891	D. A. Heald
1891—1894	D. W. C. Skilton
1894—1896	E. A. Walton
1896—1897	Wm. B. Clark
1897—1898	Henry W. Eaton
1898—1900	E. C. Irvin
1900—1902	George P. Sheldon
1902—1903	Robert B. Beath
1903—1904	Henry M. Hall
1904—1906	John H. Washburn
1906—1908	George W. Burchell
1908—1910	S. Montgomery Hare
1910—1911	A. W. Damon
1911—1913	George W. Babb
1913—1915	W. N. Kremer
1915—1916	E. G. Richards
1916—1918	R. M. Bissell

This organization at the present time is composed of about 120 members, who represent the largest and best fire insurance companies doing business in America.

During the years 1866 to 1869 inclusive, the National Board made an effort to have commissions to agents restricted to not exceeding 10% of their premium receipts but failed to get unanimous approval of the proposition. In 1872 this subject was again taken up for consideration when a maximum commission of 15% was unanimously agreed to, and in May 1882 a strict adherence to the 15% rule was made a condition of membership. Strange as it may appear, the number having a surplus of elasticity in their consciences was so large that the membership within a short time decreased in numbers from 100 to 23 under this mandatory Commission Agreement.

That men of reputed character—of a high order of intelligence and supposed to possess sufficient abilities to conduct the affairs of great corporations, should become restless under an agreement of their own making—false to a sacred trust, and violate a pledge that had been mutually made, is not a flattering comment on their honesty and integrity.

In 1888 the 15% commission rule was rescinded and instructions given to the Officers and Executive Committee to take immediate steps to increase the membership for the purpose of acting on all matters of common interest except rates and commissions.

The Underwriters Laboratories of Chicago, which has been of vast benefit to the general public and the underwriting interests of this country, is an incorporated company of which the capital stock is held by members of the National Board. They own the building which they occupy and test and pass upon all kinds of devices for motive power—for heating, lighting, building materials, appliances for extinguishing fires, means for fire prevention—in fact practically on all the methods, appliances and devices pertaining directly to the fire insurance business.

The National Board has, during its history accomplished good results along other lines and especially in the way of running down and punishing incendiaries, and this has been accomplished very largely by offers of liberal rewards for their apprehension and conviction.

Considerable attention was also given to the formation of Local Boards and in a report made to the Executive Committee by Thomas H. Montgomery in September 1872, the statement was made that over 50 Local Boards had been organized in Ohio.

Reference is made also in a letter of Mr. C. E. Bliven, secretary of the Ohio State Board, giving a report of District Committee work, and stating that a State Board had been organized in September.

Ohio Provisional Committee

At a meeting of the Executive Committee of the National Board in Philadelphia, December 10, 1875, a special committee consisting of J. B. Hall, F. C. Bennett and C. W. Marshall was appointed for the purpose of conferring with the Local Boards already organized, and advise as to their specific work and duties. Mr. F. C. Bennett, having declined to serve on this Committee, Mr. H. M. Magill was appointed in his place. This arrangement not working with entire satisfaction for some unknown reasons, a committee of six of which the President of the State Board was to be the chairman was subsequently appointed to take charge of insurance matters in the States of Ohio and West Virginia. J. B. Hall, H. M. Magill, F. C. Bennett, C. W. Marshall, John H. Law and L. J. Bonar being named as members. This committee was known as the Ohio Provisional Committee, and its first meeting, held in Columbus was organized and constituted as follows:

L. J. Bonar, Chairman
J. B. Hall, Secretary
F. C. Bennett,
J. H. Law,
H. M. Magill,
C. W. Marshall.

After a service continuing through a couple of years with monthly meetings, this Committee was succeeded by what was known as:

“Local Board Commission Number 1”

which had general charge of insurance interests in Ohio, Indiana, Kentucky, Tennessee and West Virginia. Mr. T. M. Goodloe, now traveling in Ohio as a Special Agent was Secretary of the Commission and had general charge of its affairs.

The organization of Local Boards and the making of rates was performed by special committees composed of Field men, and in fixing the tariffs they used what now would seem to be a very simple schedule indeed, when compared with Mr. Dean's relative values. There were but few charges in mercantile rates beyond those for exposures, for printing offices, photograph galleries, halls with scenery and class of occupancy. As an illustration, mercantile risks were rated as follows:

	Building	Stock
Brick, detached, slate or metal roof.....	100	100
Brick, detached, shingle roof.....	125	125
1 frame, detached, shingle roof.....	150	150
2 frame, within 20 feet of each other.....	250	200
3 frame, within 20 feet of each other.....	350	300
4 frame, within 20 feet of each other.....	450	400

After this work was completed at an agency it was customary to call the local agents together—submit to them in a consecutive way the rates that had been made, when concessions and compromises were often resorted to in order to secure their adoption as a whole, and these were then signed at the end by all of the agents, following a pledge for their strict observance.

I put in about a year and a half of continuous work in organizing Local Boards and rating towns in Ohio, reporting to General Agent Montgomery, Secretary of the National Board, at New York.

Insurance Department

A Department of Insurance in connection with the office of Ohio Auditor of State, was established April 15, 1867 and the first public report of this new department was made March 17, 1868 by Mr. James Goodman, State Auditor. Through this state or government office, the supervision of insurance was had from 1867 to 1871. In the year 1872 Mr. Joseph F. Wright, a member of our State Senate from Hamilton County introduced a bill which was passed and enacted into a law March 12, 1872, establishing our present Insurance Department. The purpose of this bill and the object to be attained through State supervision of the business were to furnish absolute indemnity to the assured or property owners of our State and also to protect them from outside, unprincipled competition and from the operations of disreputable and worthless companies. To accomplish the purpose of this proposed measure and to secure the enthusiastic support of a majority of the members of both the lower and upper House, it was provided in this bill that the Department when organized, should be maintained by a fixed tax upon the premium receipts of the companies—a feature of the business that has never been changed nor has it ever lost its popularity among our State officials and politicians. Certain companies refused to comply with the law or contribute to the support of the Insurance Department, claiming that they were, under their charters, exempt from its requirements. These companies were as follows:

Cincinnati Insurance Company	Incorporated in 1829
Commercial Insurance Company	Incorporated in 1838
Firemens Insurance Company	Incorporated in 1832
Merchants & Mfrs. Ins. Company	Incorporated in 1838
Washington Insurance Company	Incorporated in 1836

Western Insurance Company	Incorporated in 1836
Cincinnati Equitable Ins. Co.	Incorporated in 1826
Eagle Insurance Company	

Dayton of Dayton Insurance Company

This law was so amended in 1880 that all companies doing business in the State, regardless of their locations or their dates or conditions of their charters were required to file their annual statements with, and make their reports to the Insurance Department and contribute to the expense of its maintenance.

The following is a list of the names of the gentlemen who have filled the position of Superintendent of Insurance, their appointments being made by the Governors in office and as is suspected too frequently as rewards for political services:

W. F. Church	Superintendent	1872
W. D. Hill	"	1876
Jos. F. Wright	"	1879
Charles H. Moore	"	1882
Henry J. Reinmund	"	1885
Samuel E. Kemp	"	1886
W. H. Kinder	"	1891
W. M. Hahn	"	1894
W. S. Matthews	"	1897
Arthur I. Vorys	"	1901
Charles C. Lemert	"	1908
Edmund H. Moore	"	1911
Robert H. Small	"	1914
Price Russell	"	1914
Frank Taggart	"	1915
W. H. Tomlinson	"	1917

It may not come within my province in performing the duties assigned me to comment on the general conduct of these officials or of this office since it was estab-

lished, but it is commonly conceded, I believe, that the men who have occupied the position of Superintendent of Insurance have as a general rule been men of good character and ability and were commonly disposed to act justly between the state, the companies and their patrons. There have, however, been with them degrees of efficiency and usefulness and no one who has been familiar with the operations of the Department for many years will deny that some of these officials were more conscientious in their duties— bore far better reputations, enjoyed the confidence of the public and gave much better general service and satisfaction than others. Mr. J. Gano Wright, of the firm of J. Gano Wright & Co. local agents at Cincinnati, was associated with Mr. Church, our first Insurance Superintendent, as chief clerk or assistant. Some of the older members of the profession will bear testimony to his efficiency in the organization and general conduct of the Department; to his uniform courtesy and to his cheerful readiness at all times to furnish information when asked for it.

Fire Marshal Department

During the early part of 1900, a bill known as Senate Bill No. 51 was introduced by Senator H. K. Hanna, having in view the creation of a Fire Marshal's Department for Ohio. This bill was passed by our General Assembly and became a law on April 16, 1900 and on May 30th following, Governor S. K. Nash appointed Mr. S. D. Hollenbeck to this office.

The following is a list of the names of gentlemen who have filled this position:

Ohio State Fire Marshals

S. D. Hollenbeck	May 30 1900 to June 29 1904
Hy D. Davis	June 30 1904 to May 28 1906

D. S. Creamer	June 4 1908	to	June 3 1908
Wm. S. Rogers	May 29 1906	to	June 4 1909
John W. Zuber	June 5 1909	to	June 5 1913
E. R. Defenbaugh	June 6 1913	to	July 20 1915
Bert B. Buckley	July 20 1915	to	April 1 1917
T. Alfred Fleming	April 1 1917		
W. J. Leonard	1920		

The work of this Department has expanded and has necessarily and wisely been extended to the performance of duties not contemplated in the original bill. Its work is no longer limited to the arrest, conviction and punishment of incendiaries, but has taken on a broader scope including fire protection, fire prevention, improvement of risks, inspection of properties, and a close co-operation with the Government in the conservation of the nation's wealth. It has the hearty support and co-operation of all the Fire Insurance companies doing business in our state and its monthly reports are read and studied with interest and profit.

The following statistics will indicate the duties and what has been accomplished by the Fire Marshal's Department:

Inspections during 1917.....	15,210
Orders issued for correction 1917.....	14,754
Towns visited 1917.....	634
Fire Drill in Schools 1917.....	500
Inspections, Conservation work 1917.....	4,000
Conservation orders issued 1917.....	2,500

Result of Investigations 1917

Confessions.....	79
Warrants.....	130
Arrests.....	129
Bound over.....	50

Failed to bind over.....	2
Indictments.....	47
Failed to indict.....	13
Acquittals.....	7
Disagreements.....	4
Indictments nol. pros.	2
Plead guilty.....	8
Convictions.....	105

Table showing number of convictions secured annually since the Department was established:

1901.....16	1907.....72	1913.....72
1902.....30	1908.....46	1914.....74
1903.....36	1909.....70	1915.....91
1904.....29	1910.....30	1916.....93
1905.....46	1911.....85	1917.....105
1906.....39	1912.....72

Fires and Losses Reported by Years Since the Department Was Established

Year	No. Fires	Loss
1901.....	7,011.....	\$11,196,189
1902.....	5,194.....	8,000,000
1903.....	6,025.....	7,797,995
1904.....	5,812.....	6,850,578
1905.....	4,851.....	6,112,707
1906.....	4,448.....	6,990,111
1907.....	4,534.....	7,077,702
1908.....	5,532.....	6,681,703
1909.....	4,544.....	6,537,061
1910.....	4,724.....	6,952,320
1911.....	4,930.....	5,718,120
1912.....	5,991.....	8,060,412
1913.....	5,340.....	8,952,279
1914.....	7,033.....	7,889,622

Fiscal 1915-1916	5,806.....	6,837,773
1917.....	5,803.....	7,426,300

Prior to the establishment of the Department rarely did the Companies resort to the Courts to maintain their rights or punish criminals for burning their properties. To make rigid investigations or charge criminality was attended with dangers. Corporations had but slight chance of success in our Courts in any contention with individuals either as plaintiffs or defendants.

Fire Prevention

In the year 1906 two important committees of the National Board of Fire Underwriters merged into one under the name of the Committee on Fire Prevention, with practically twenty office and field men, and during the two succeeding years some 75 or more cities were inspected, upon which full and instructive reports were issued. Since the inauguration of this work something like 900 cities and towns have been inspected and reports thereon made under the direction of this Committee.

The Fire Prevention Association has, in its work, passed beyond the boundaries of its original mission. It has performed important services that have been too commonly overlooked. It has been an important factor in bringing about closer and more friendly relations between the companies and the public, in removing suspicion and prejudice through publicity and education, and in creating a healthy public opinion along the lines of conservation of life and property.

Within the past decade or so a very marked change has been developed along the lines of cure and prevention. Our great trunk lines of railroad, as well as our large manufacturing establishments and our industrial institutions, instead of contesting death and damage

claims in our uncertain courts, are adopting every known device having merit, for the prevention of injuries and accidents.

The old time doctor, traveling over the country on horseback, holding down a pair of pill bags loaded with calomel, quinine, blue mass and other like poisons, and equipped with a knife for spilling human blood and a pair of brutal forceps for pulling teeth, has been relegated to the rear, and in his place have come the skilled physician, the scientist and the philanthropist, for the prevention of disease and the relief of suffering, by the use of such common sense methods as dame nature has placed at our command.

The Fire Insurance Companies had come to look upon their losses as unavoidable and unpreventable, paying their claims with a stoic indifference and without any special investigation or classification of their causes.

Col. Dion Geraldine, in charge of the construction work of the Columbian Exposition at Chicago in 1893, asked his assistant, Col. A. C. Speed, the next in command, to organize a fire department from the employees on the ground. In reply to this request Mr. Speed urged that an organization of these men in a fire prevention association would be much better from every point of view, and that it would be much easier and more economical to prevent fires by practising safety first, than it would be to extinguish them after once being started. This suggestion was at once put into effect and here originated and was organized, so far as known, the first Fire Prevention Association in the world.

The infrequency of fires and the small amount of losses therefrom during the Columbian Exposition clearly demonstrated to both Col. Speed and his associates the practical benefit from such an organization to property owners as well as to insurance companies.

On the 4th day of April 1895 pursuant to call, a meeting of state and special agents was held in the Hartman Hotel, Columbus, Ohio, when Col. Speed presented a tentative Constitution and By-Laws, including a general plan for the operation of a Fire Prevention Association, which, after some discussion, was unanimously adopted. Of the 72 persons present, all without a single exception, joined this new organization; hence Ohio must be given the credit and Col. Speed the honor for bringing about this first organization of the kind, so important to fire insurance companies and to the business and the economical interests of our country. Neither Col. Speed nor any of the members of this new organization then had the vision or the gift of prophecy to see that in the near future similar associations would be organized in practically every state in the Union—that fire prevention methods would be taught in our schools and colleges—that the press would welcome articles on this subject for publication, and that the Governors of our different States would, by proclamation, set apart a certain day as Fire Prevention Day and urge upon our citizens their faithful observance.

The movement has developed rapidly and has gained a firm foot hold in the business and the social life of our citizenship. It now holds high rank in our social and financial problems. It has also developed along other lines of usefulness and has taken advanced steps towards the prevention of physical accident and death. It has adopted as its motto "Safety First," and through its originator and by his efforts has had many new Building Codes enacted in our cities and municipalities.

Its first President, Mr. A. C. Speed, State Agent of the American Central Insurance Company, was elected at this meeting held at the Hartman Hotel, and the

following named persons have served as presidents of the Association.

A. C. Speed.....	1905	C. E. Monroe.....	1913
I. W. Canfield.....	1906	Geo. Diebold.....	1914
J. A. Cloud.....	1907	C. O. Wood.....	1915
H. W. Clayton....	1908	R. D. Wiley.....	1916
W. B. Goodwin....	1909	W. T. Eaton.....	1917
Thos. H. Smith....	1910	J. E. Lyons.....	1918
C. T. Deatruck....	1911	W. R. Drake.....	1919
W. G. Shannon....	1912	C. E. Monroe....	1920

Charter Members

Bailey, O. M.	S. A. County of Philad.	Cincinnati, Ohio
Balsmeyer, J. R.	S. A. Western Undrs.	Toledo, Ohio
Barrett, D. P.	S. A. Traders	Columbus, Ohio
Bartles, H. A.	S. A. Concordia	Detroit, Mich.
Bell, G. H.	S. A. N. B. & M.	Dayton, Ohio
Bonar, L. J.	S. A. North America	Mansfield, Ohio
Bort, L. W.	S. A. Hanover	Bellefontaine, Ohio
*Brooks, H. M.	S. A. Germania, N. Y.	Springfield, Ohio
Campbell, J. B.	S. A. German, Ind.	Niles, Ohio
Canfield, I. W.	S. A. American, N. J.	Cleveland, Ohio
*Carry, H. W.	S. A. Phoenix, Conn.	Springfield, Ohio
Clayton, H. W.	S. A. Germania	Troy, Ohio
†Cleveland, G. W.	S. A. Cinti. Ins. Bureau	Cincinnati, Ohio
Cloud, J. A.	S. A. Phoenix of Eng.	Cincinnati, Ohio
*Cluttia, C. A.	S. A. Norwich Union	Cincinnati, Ohio
Cook, M. J.	Sec. Mansfield Mutual	Mansfield, Ohio
Corry, C. B.	S. A. L & L & G	Cleveland, Ohio
Cox, A. W.	S. A. Cooper	Osborne, Ohio
Creamer, L. F.	S. A. Teutonia	Osborne, Ohio
*Dalton, H. L.	S. A. Royal	Osborne, Ohio
Daniel, W. C.	S. A. Northern, Eng.	Columbus, Ohio
Deatruck, C. T.	S. A. Home	Columbus, Ohio
*DeCamp, J. M.	G. A. L & L & G	Cincinnati, Ohio
Diebold, George	S. A. National Union	Cincinnati, Ohio
*Donnelly, M.	Pres. Anchor	Napoleon, Ohio

Duffey, B. T.	S. A. Royal	Detroit, Mich.
Durand, W. B.	S. A. Glens Falls	Oberlin, Ohio
Dye, J. O.	S. A. German American	Springfield, Ohio
Evans, A. N.	S. A. Equitable	Columbus, Ohio
Everett, H. E.	S. A. Michigan F & M	Detroit, Mich.
*Fleming, A. W.	S. A. National, Ct.	Dayton, Ohio
*Fogg, Walter, R.	S. A. N. Y. Undrwr's.	Columbus, Ohio
*Goodwin, W. B.	S. A. Aetna	Columbus, Ohio
Grim, M. F.	S. A. Union, Pa.	Columbus, Ohio
Heaton, R. B.	S. A. Cinti. Undrwr's.	Salem. Ohio
HeCox, C. L.	S. A. American, Pa.	Columbus, Ohio
Herman, W. H.	S. A. Spring Garden	Cleveland, Ohio
Hoover, John	S. A. Lon & Lanc.	Dayton, Ohio
Huggard, R. T.	S. A. Springfield F & M	Columbus, Ohio
Jones, F. M.	S. A. Sun	Cincinnati, Ohio
Jones A. W.	S. A. New Hampshire	Columbus, Ohio
Jones, W. E.	S. A. Security	Cleveland, Ohio
Julian, N. T.	S. A. Agricultural	Columbus, Ohio
King, N. S.	Adj. Hartford	Cincinnati, Ohio
*Kline, Paul	S. A. Aetna	Columbus, Ohio
Latimer, Dana E.	S. A. S. U. & N.	Cleveland, Ohio
Lent, L. A.	S. A. Pennsylvania	Cincinnati, Ohio
Loomis, C. R.	S. A. Citizens	Painesville, Ohio
McClintock, B. R.	S. A. Western	Columbus, Ohio
McCormick, A. F.	Sec. Ohio Undr. Mut.	Columbus, Ohio
McConnell, G. R.	S. A. Cent. Mfrs. Mut.	Troy, Ohio
*McCray, C. G.	S. A. German American	Logan, Ohio
McKay, A. F.	S. A. Firemens, N. J.	Columbus, Ohio
March, G. K.	S. A. Firemens, Fund	Hillsdale, Mich.
Marot, Benj.	S. A. St. Paul F & M	Dayton, Ohio
Miller, C. G.	S. A. Rochester German	Rochester, N. Y.
*Monroe, C. E.	S. A. N. Y. Undrwr's.	Cleveland, Ohio
Monroe, W. M.	S. A. N. Y. Undrwr's.	Cincinnati, Ohio
Moore, R. B.	S. A. Phoenix, N. Y.	Cambridge, Ohio
Morgan, E. D.	Mgr. Home	Columbus, Ohio
Murray, F. F.	S. A. U. S. Fire	Cincinnati, Ohio
Neuberger, J. M.	S. A. Atlas	Columbus, Ohio
*Norris, J. M.	S. A. Columbia, Ohio	Columbus. Ohio
Norris, P. E.	S. A. Columbia, Ohio	Columbus, Ohio
*O'Kane, H.	S. A. N. Y. Undrwr's.	Columbus, Ohio

Parsons, T. C.	S. A. Western, Pa.	Cleveland, Ohio
†Patton, C. H.	Mgr. Clev. Ins. Bur.	Cleveland, Ohio
Powell, J. M.	S. A. Royal Exchange	Louisville, Ky.
*Prentice, F. D.	V. P. Anchor	Cincinnati, Ohio
Ranson, F. W.	S. A. Prov.-Washington	Columbus, Ohio
Rawlings, R. R.	S. A. Mich. Commercial	Urbana, Ohio
Raynolds, R. L.	S. A. Connecticut	Columbus, Ohio
Rice, S. W.	S. A. German, W. Va.	Wheeling, W. Va.
*Rice, W. R.	S. A. German, W. Va.	Wheeling, W. Va.
†Ross, A. P.	Sec. Ohio Ass'n F. I. A.	Columbus, Ohio
Ross, C. R.	Sec. Western Mutual	Urbana, Ohio
Rowland, N. C.	S. A. London	Columbus, Ohio
Sanderson, A. G.	S. A. Aetna	Columbus, Ohio
†Sellers, T. B.	Mgr. Ohio Insp. Bureau	Columbus, Ohio
Shannon, W. G.	S. A. Anchor	Eaton, Ohio
Shreffler, H. J.	S. A. Hartford	Akron, Ohio
Singleton, J. P.	S. A. Niagara	Chicago, Ills.
*Smith, C.	S. A. German, Freeport	Dayton, Ohio
Smith, J. E.	S. A. Ohio Farmers	Chardon, Ohio
Smith, R.	Sec. Richland Mutual	Mansfield, Ohio
Smith, T. H.	S. A. German, Freeport	Dayton, Ohio
Sowards, W.	S. A. Norwich Union	Cincinnati, Ohio
Speed, A. C.	S. A. American Central	Toledo, Ohio
Steeb, G. V.	S. A. Continental	Cleveland, Ohio
Stevenson, J. G.	S. A. Knox Mutual	Mt. Vernon, Ohio
Underhill, E. B.	S. A. Westchester	Cleveland, Ohio
Vernon, J. R.	Pres. Ohio Mutual	Salem, Ohio
Wasson, A. M. L.	S. A. Franklin Fire	Cincinnati, Ohio
Wallace, J. M.	S. A. National, Ct.	Dayton, Ohio
Weinland, J. A.	S. A. Fire Association	Columbus, Ohio
Weyer, J.	Sec. Retail Drug. Mutl.	Cincinnati, Ohio
Wilbor, L. A.	S. A. Hartford	Cleveland, Ohio
Wilson, G. T.	S. A. German, Pa.	Dayton, Ohio
Winwood, G. M.	S. A. Phoenix, Ct.	Springfield, Ohio
*Wood, C. O.	S. A. Home	Springfield, Ohio
*Wood, W.	Mgr. Anchor	Cincinnati, Ohio
Zweig, H. M.	S. A. Farmers & Mer.	Chicago, Ills.

*Auxiliary Members

†Associate Members

Ohio Inspection Bureau

This important and now indispensable institution was born of chaotic conditions. The old guess work plan and other methods not much better, which had been used in making rates, were not only unscientific but faulty, unsatisfactory and productive of results that could not be successfully defended from any point of view. Such rates as had prevailed or had been in use were made by local agents, by special committees appointed for the purpose, or by Special Agents often having selfish ends in view. These rates could be and were reduced from time to time by competition—in some instances real and in other instances imaginary. Where the assured was shrewd enough to play one agency against another he commonly succeeded in having his rate reduced, and then scorned the agent for being such an easy mark.

The conviction had been growing with the companies that a possible remedy for many of the existing evils might be found in a Central Rating Bureau, having jurisdiction throughout the State, with authority to make rates, publish the same and sell them to the companies.

Under our Ohio law two or more companies were permitted to "supervise defective structures, or advise respecting thereto, and to suggest improvements for lessening fire hazards, or advise as to the relative value of risks." Under this permit by legislative enactment, the Ohio Inspection Bureau was organized during the first days of January, 1895, and Mr. James W. Cochran was engaged as its manager. This gentleman had a valuable experience as Secretary of the Columbus Local Board, and his qualifications for this position and his fitness for the important and delicate duties to be per-

formed were very generally conceded and afterwards demonstrated.

The Bureau in its beginning, assumed supervision over all points in the State excepting Cleveland, Cincinnati, Dayton and Toledo, and these exceptions were made for the reason that the business at these points was being quite satisfactorily conducted by their local organizations. After some succeeding years, the Cleveland Board of Underwriters, the Cincinnati Board of Underwriters, the Dayton Board of Underwriters, the Toledo Board of Underwriters continued their operations and published all rates for their respective districts.

In 1898, Cleveland was placed under the jurisdiction of the Bureau, and this was followed by Toledo within a couple of years thereafter. Dayton had previously been taken over by the Bureau, but Cincinnati maintained its own organization from 1893, and operated through the Cincinnati insurance agencies.

Neither the Underwriter's Laboratories nor the National Fire Protective Association had at that time been organized, neither did we have a State Fire Marshal Department, nor a State Building Code. The Universal Mercantile Schedule had come into use in certain sections of the country, more especially in the Eastern Departments, but was not used to any great extent or with success in Ohio.

Mr. John G. Monroe of Dallas, Texas who had had considerable experience in Schedule Rating in that State was engaged by Mr. Cochran to introduce the system and promote the work of schedule rating in Ohio, which he did with very remarkable success. He continued his connection with the Bureau until 1897, when he severed his relations to accept the Ohio state agency of the Continental Insurance Company of New York. At the

present time he is the manager of the Eastern Adjustment Company of Philadelphia.

The first employee of the Bureau was Mr. C. H. Patton, who started in as a stenographer, messenger and general utility man, and who is now manager of the Cleveland Branch of the Bureau, where his duties though of a delicate nature, are handled with efficiency and satisfaction.

Mr. J. E. Brown was also an employee of the Columbus Inspection Bureau, but in 1898 was transferred to Wheeling, W. Va. and put in charge of the business of that commonwealth, which has since been taken over by the Ohio Inspection Bureau at Columbus.

The first complete book of rates published by the Bureau was for the city of Delaware. This production naturally and expectedly created criticism and discussion as such innovations usually do. Shortly thereafter Canton, Bucyrus, Kenton and other cities were rated—the books of rates were published, and as the work increased and broadened, criticism became less.

The office at Columbus in the meantime had become the source and the fountain head for all information—a compendium of knowledge that had only to be drawn upon by anyone in doubt for the settlement of any question in controversy.

Some individual of a poetic turn of mind was struck by the “divine afflatus” and during his exuberant joy wrote the following:

“On the hitherward side of the hills of Ho
In the Valley of Hokus-po,
They say there’s a fellow
Who’s able to tell
What anyone wishes to know.
So when you’re in doubt,

Just go and find out;
Consult with that seer
Who makes everything clear
In the Valley of Hokus-po."

Oh say, does a house burn up
Or does a house burn down?
When a gasoline lamp blows up,
Say, where does the blamed thing go?
If you want to find out,
You must go
To that fellow in Hokus-po."

In 1898 the Cleveland Board of Fire Underwriters had reached the point where disbandment seemed inevitable and at that critical time, Mr. C. H. Patton was transferred from Columbus to that city and was given charge of the Fire Insurance business, so far as the Cleveland Underwriters Association was concerned, and the appointment was so fitting and opportune that he still retains that position with honor and credit.

Mr. T. B. Sellers, the first employee in the Columbus office was promoted to the position of Manager of the main or central Bureau, which he has filled with such marked efficiency and discretion as to retain the highest respect and fullest confidence of our insurance interests.

As the work broadened throughout the State the situation improved—the conditions gradually became better and the relations between the assured and the public became better understood and more cordial.

In 1901, Mr. T. W. Cleveland was taken from the Cleveland Bureau and placed in charge of the office at Toledo where his work was so successful and satisfactory that he was later transferred to the position of manager of the Michigan Inspection Bureau.

In 1902, Mr. Cochran resigned the management of the Central Bureau at Columbus to engage in important work of his own selection in the city of New York.

The value of the work performed by the Bureau cannot be estimated in dollars and cents only. The fire insurance business has been placed on a higher level and a sounder basis; both the standing and the character of the profession have been improved—the moral and business standing of our agency force has been elevated—greater loyalty to the Companies and increased respect for their relations and requirements are observed—and old jealousies, animosities and unprofessional practices have been largely relegated to the junk pile.

To this Bureau are closely allied the work and success of our Field Clubs, our Agent's Associations—both local and state, and the Fire Prevention Association.

The Audit Bureau

Under the provisions of our Anti-Discrimination Law, the companies decided to put into effect some organization whose duties would be to see that where proper and just rates were made, they should be equitably applied and that there should be such uniformity of forms as would be fair to both the assured and the companies.

In August, 1917, the Ohio Audit Bureau was established with headquarters at Columbus and its organization was effected by Mr. W. J. Beggs, who was made its General Manager. While the main office was, and was to be at Columbus, branch offices were established as follows:

Cleveland.....W. J. Beggs, Mgr.

Cincinnati..... Joseph Rielage, Supt.

Toledo.....Cleaves Vail, Supt.

Mr. C. C. Atwell is manager of the Columbus office.

Like every new movement or innovation, the Bureau met with objections and criticisms—some honest—some not—but by discreet management and friendly, courteous explanations these have largely been removed and now the Audit Bureau is regarded with practically universal favor, and as an almost indispensable medium for the transaction of business.

While Mr. Beggs is not seeking for compliments the fact remains that the success of the Audit Bureau is largely due to his tactful management.

The Anti-Discrimination law, the organization of the Audit Bureau and the adoption of Uniform Forms by the companies have played havoc with the favorite practices of some of our talented artists in legerdemain, preventing them from cutting the rates, rebating, using bad forms and whipping the devil around the stump by paying fictitious prices for articles of merchandise. These were practically the only persons among our Ohio Local Agents who protested against these advanced movements.

Western Adjustment Company

When a loss occurred involving a number of companies,—often a dozen and sometimes as many as twenty or more—it was expected that they would be represented by their own adjusters who were usually their State or Special Agents.

Commonly speaking, it was impracticable to ascertain the values and loss except by or through a small working force, and it was the common practice to select a committee or committees, as the case might require, for this special purpose. The representatives not so engaged usually had but little to do beyond sitting about waiting for the final figures to fill in their own respective Proofs of Loss.

The companies realizing that this common practice resulted in much loss of valuable time and in an unnecessary expenditure of money began to cast about to find some remedy.

In 1888 a number of Managers at Chicago met and organized "The Western Adjustment Company"—subscribed and paid in a sufficient amount of money to cover the capital stock and provide for the necessary expenses in launching the enterprise. With the development and gradual growth of its business, the number of Stockholders increased until there are at the present time something over 100 including both Union and Bureau Managers. The objects of this organization are defined as follows;

"Co-operation on losses in which two or more companies were concurrently interested.

"Efficiency in bringing trained and capable men to these special lines of work."

"Economy in expenses which have formerly been excessive on account of the number of men congregating on large losses."

The first manager of this company, with headquarters at Chicago was Mr. Frank Van Voorhees who had formerly been a Field man and a specially successful and capable adjuster. Succeeding him in this office was Mr. George Crooks, Assistant General Agent of the Liverpool, London and Globe Insurance Company. He was succeeded as Manager by Mr. M. S. Woodward, who had been a State Agent for the same Company. At the present time, Mr. W. E. Mariner is in charge and is Manager of this important office.

The business of this organization has grown to such an extent, and has been so eminently satisfactory that branch offices have been established in Ohio as follows:

Cincinnati—1898	Mr. R. J. Burlingame, Mgr.
Cleveland—1903	Mr. C. F. Barnard, Mgr.
Columbus—1917	Mr. R. R. Lippincott, Mgr.
Toledo—1918	Mr. W. M. Todd, Mgr.

Using the Western Adjustment Company's organization as a model, other like Companies have been organized as follows:

The Eastern Adjustment Company
 The Southern Adjustment Company
 The Pacific Coast Adjustment Company

That the Western Adjustment Company has made an unqualified success—that it has been instrumental in the reduction of adjustment expenses—that it has performed its duties to the general satisfaction of the companies as well as to their claimants, and that it bears a favorable reputation in the minds of the public, will be commonly conceded.

Good Adjusters, like poets, are born, not made. To pick out a dozen men who might qualify for Congress would be an easier task than to discover one man fully qualified for the other position. He must be a man of intelligence—of wide information—good judgment—a correct reader of human nature—have a judicial mind—be able to see both sides of disputed questions, to interpret the contrast fairly, and deal justly with claimants. He must be diplomatic yet firm—slow of speech and not given to wrath and he should be honest.

Special Agents rarely made high grade Adjusters. Unlike the Mythological Guyasticutus which could, at its pleasure, shorten or lengthen its legs on either side to enable it to graze on the grass or browse from the trees on the mountain slopes, they cannot so adapt their mental faculties as to successfully handle the two, and unlike, sides of our business.

Honored Associates

On Monday evening, May 6, 1918, an informal meeting was held at the Deshler Hotel, Columbus, Ohio, when the formation of a Society to be composed of Field Men who had been in Company Service and pay, 25 or more years, was considered and discussed. The proposition meeting with favor from all of the gentlemen present, a committee consisting of Mr. Cyrus Woodbury, and Mr. N. T. Julian, was appointed to prepare a Constitution and By-laws and report same at a future meeting to be called by the chairman.

This called meeting was held at the Deshler Hotel, Columbus, on Monday evening, June 24th, 1918, with the following named persons in attendance:

H. W. Clayton	R. T. Huggard
N. T. Julian	Robert L. Raynolds
Thomas H. Smith	J. A. Weinland
Cyrus Woodbury	L. J. Bonar

Mr. Woodbury, chairman of the committee submitted the following constitution (including by-laws,) which was upon motion, unanimously adopted, showing a new plan and novel scheme, as well as a fine Italian hand in the method of selecting officers:

Section 1—This organization shall be known as **The Honored Associates of the Field Men of Ohio.**

Object

Section 2—The object of this association shall be to meet for social converse, to cultivate closer friendship among the associates—to encourage emulation and faithfulness among the younger men of the profession.

Membership

Section 3—Every person now a resident of Ohio who is now on the payroll of a Fire Insurance Company as a Special or State Agent, and who has been so continuously employed for twenty five years, or more, shall be deemed eligible for membership in the organization.

Section 4—There shall be but one class of members except those who have been honorably retired by their companies and still remain on the payroll, to be known as the “Most Honored Associate,” and entitled to all the privileges and benefits of the organization.

Offices

Section 5—The offices of this organization shall consist of a President, Vice President, and Secretary-Treasurer, who shall be selected as follows:

The Associate oldest in point of years shall be the President, and shall hold his office until removed by death, or for cause. The Vice President shall be the next oldest Associate in point of years and he shall succeed to the Presidency whenever the President shall die or be removed. The Secretary-Treasurer shall be the youngest man in point of years.

The following poem, written by one of the members was adopted as an expression of the sentiment of the society:

The Bridge

“An old man, going a lone highway,
Came at the evening, cold and gray,
To a chasm vast and deep and wide.
The old man crossed in the twilight dim,
The sullen stream had no fear for him,
But he turned when safe on the other side,
And built a bridge to span the tide.

‘Old man’, said a fellow pilgrim near,
You are wasting your strength with building here,
Your journey will end with the ending day,
You never again will pass this way;
You’ve crossed the chasm deep and wide.
Why build you this bridge at eventide?

The builder lifted his old gray head,
‘Good friend, in the path I’ve come,’ he said,
There followeth after me today,
A youth whose feet must pass this way;
This chasm that has been as naught to me,
To that fair-haired youth may a pitfall be,
He, too, must cross in the twilight dim—
Good friend, I’m building this bridge for him.”

Greetings at the Annual Meeting Held In Mansfield, May 23rd, 1919.

Honored Associates—thrice welcome guests,
To our home—It is the conjoined requests,
Of both host and hostess that mirth and song,
Tune every heart, and their sweet notes prolong.

By duties done, to the fair mountain height,
We've climbed, and now stand in glory's light,
And as we descend with the setting sun,
May vision widen with our honors won.

'Tis here we tender you the best we hold,
Our loves and friendships, more worth than gold,
And though time has changed our outer looks,
Our hearts still sing like the purling brooks.

We wish you health, and may you ever be
From sordid cares and all sorrows free,
Tho our heads grow gray with earth's changing clime
May our hearts keep young with the passing time.

Honored Associates—both tried and true,
Loyal we'll be, till with old time we're through,
Till the good Master calls us—one by one,
And speaks the gladsome words—**"Well done,
well done."**

Valued Policy Law

In the year 1878 a loss occurred on Put-in-Bay island destroying a large frame summer hotel. The assured and the adjusters failing to reach an agreement, the loss was, after some delay and vexatious conduct on the part of the claimant, submitted to competent, impartial arbitrators for ascertainment; men familiar with the cost of such structures. Their award was probably in excess of the actual cash value of the property, but the insurance was considerably in excess of the award. The assured, a Mr. G, a banker of Norwalk, defeated as he was in obtaining money to which he was not entitled, decided to avenge himself on the companies and to do this he induced Representative Howland of Ashtabula County to introduce a bill in our Legislature making it obligatory on the part of the companies in the case of a total loss on a building, to pay the full amount of insurance regardless of its value. The bill was passed and the law was then and is still known as the Howland or Valued Policy Law. An amendment was afterwards passed making it illegal to insure cellar walls and foundation in connection with a building and this was done to enable a claimant to collect a total loss on a structure where these were not destroyed. This bill sounded the death knell to Mr. Howland's political aspirations. It defeated him for nomination as a candidate to Congress, to which he ardently aspired. He admitted on more than one occasion that fathering this bill was the great political mistake of his life and that he would gladly rectify the error he had made could the opportunity be offered him for doing so. A member of the Legislature of Pennsylvania wrote him soliciting his opinion of a similar bill for that state, to which he replied that "if he had any regard for his personal or political reputation—for his own personal

happiness, to have nothing whatever to do with such a measure.”

The Courts of Ohio have given their sanction to a contract which is commonly known as the Standard Fire Insurance Policy, under which the companies are transacting their business. Our Legislature, by the enactment of this Valued Policy Law, placed before the minds of our policy holders the suggestion and temptation to commit crime. Then on the other hand it has made other laws providing for the punishment of the criminal and the morally weak for committing this very crime which they have thus been tempted to commit. One case was carried up to our Supreme Court from Ashtabula County in which judgment was rendered against the company. The building was not only greatly over-insured, but had been mortgaged and had become vacant without even the knowledge of the agent. The decision of our Supreme Court in this case was that the Valued Policy Law **waived all of the material conditions of the policy except fraud and arson.**

The State of Wisconsin gave to the world the first Valued Policy Law and the results of its operations in that and other states will be of interest.

Wisconsin

Losses as to risks	Average rate	Loss Ratio
1873 to 1877 inc. before 5 yrs.—6.96*	1.32	52.6
1877 to 1885 inc. after 5 yrs.—6.87	1.14	60.2

*Oshkosh fire.

Ohio

1876 to 1880 inc. before 5 yrs.—4.79	1.12	42.8
1881 to 1885 inc. after 5 yrs.—6.88	1.14	60.4
1886 to 1890 inc. after 5 yrs.—6.75	1.10	59.6

Illinois

	Losses as to risks	Average Rate	Loss Ratio
1881 to 1885 inc.	4.36	1.08	40.5

Delaware, Ohio, Wisconsin and Missouri

1880 to 1890 inc.	10 yrs.—7.45	1.24	61.9
1891 to 1900 inc.	10 yrs.—7.00	1.18	59.0

New York, Conn. Mass., N. J., R. I., Penna. and Ill.

1880 to 1890 inc.	10 yrs—4.55	.78	55.7
1891 to 1900 inc.	10 yrs—4.81	.84	55.7

If, in our schedules for estimating rates, a proper charge could be added for the Valued Policy Law or if the Legislature of this state would impose a tax on the policy holders equal to the sum paid yearly for the losses directly attributable to this law, there would be a commotion resulting which would insure its immediate and unconditional repeal.

The Governors and the Insurance Commissioners of the several states having Valued Policy Laws, including Ohio, have referred to them in their reports as being vicious in their operations—as offering temptation to the criminally inclined—as largely increasing the fire waste of the country and for these reasons they have strongly urged their repeal. Some of our ablest American writers on Sociology have denounced such laws as unjust, iniquitous and contributory to crime, and why they have not been repealed is not a difficult matter to determine.

In October, 1871 occurred that historic conflagration which burned out the heart of the City of Chicago. At

that time the weather was warm, the whole country was suffering from a severe drought, the winds were high, and conditions appeared to be specially favorable for frequent and disastrous fires; but for twelve months thereafter this whole country of ours was practically exempt from serious losses.

A number of years ago the Ohio Farmers Insurance Company was obliged to close its doors on account of its excessive losses. Within a few days thereafter practically every policy holder in that corporation knew that something had happened to that popular company, and what was the result? The losses immediately dropped off and were so insignificant that in twelve months thereafter, with this relief and with the decrease of its liabilities by the expirations of its policies, the Company was enabled to resume business without paying in a dollar and even on a stronger and better basis than before: a sad comment it would seem on the moral character of our citizenship. Were these merely the results of some natural and beneficent law designed to temper the winds to the shorn lambs? I hardly think this can be claimed.

For a number of years the stock companies writing farm insurance in Ohio have found it to be both unsatisfactory and unprofitable. With all the precautions they have been able to take—with all the care they have been able to exercise in the selection of risks, our little township Mutuals, with neither capital, ability nor experience, have been writing this business, (limiting their liability to not exceeding 75% of the value) at about one half what it has cost the stock companies. To the student of such economic subjects, the question may arise, are not these results to some extent, attributable to our Valued Policy Law?

There is no business more honorable than Fire Insur-

ance; none more essential to the prosperity and stability of our commerce, to our institutions, enterprises and society. This question we are now considering is not a commercial one merely, but should be one of patriotism and good citizenship. No state, no city, no community can conduct its business or its government under unjust laws without sooner or later paying the penalty, and every insured person in our state, in the payment of determined premiums for fire insurance, contributes an undetermined amount as a penalty to this law. As we sow, so shall we reap.

Insurance Trust

To the average American patriot the words trust, combination and monopoly are synonymous terms, and he is unqualifiedly opposed to all trades and business that can be so classed unless he is a sharer in the usufruct. Take any number of our noble Romans whose chief occupations are to hold down the benches in our parks during the summer and patronize our charitable institutions during the winter, and there will be found a remarkable unanimity of opinion among them that fire insurance companies are all in the grip of either one or all of these.

It is unfortunate that such mistaken beliefs have spread to and taken root with the public and in some instances with our Courts and Legislatures. The fact that the companies, through such limited combinations as they have been permitted to make, have reduced the cost of insurance—introduced fire prevention methods—encouraged material improvements in fire fighting appliances and rendered incalculable service in the conservation of our national wealth and resources, should be more generally known.

The Western Union Telegraph Company, through which we can reach almost every city, town and village in the country, was organized by the absorption of forty small independent concerns. Combinations among our railroads have brought about changes that seem marvelous when comparisons are made. Instead of being compelled to change cars at the ends of a dozen or more separate divisions, the passenger can now board a train in New York and without interruptions journey across our continent with ease and with all the comforts of a home.

The Standard Oil Company, with all the opposition it has encountered, has rendered an unappreciated service to the American people and to the world in the improvements of its methods and in the reduced costs of its main and by-products.

The early building of railroads was viewed with suspicion and apprehension. It was argued that they would cheapen all farm products and that horses would be useful for domestic uses only. The introduction of the sewing machine was to be the death blow to the occupation of the seamstress. The foresight of our forbears was evidently not as clear as the hindsight of their successors in these instances, but it may be unbecoming in us to get puffed up with our achievements, lest those who come after us, will also marvel at our stupidity and narrowness of vision. So, after all we may say—after all we may have done, “there’s a Divinity that shapes our ends, rough hew them as we will.”

State Boards and Clubs

The first general meeting of Ohio Field men was held in the Phillips House, Dayton, in 1871, when it was

decided to form an organization to be known as the Ohio State Board, and with the view of securing co-operation among the companies for better practices in underwriting and the observance of established rules and rates.

During the following year, 1872, the Ohio State Board was fully organized by the election of Mr. J. S. Reed, President, Mr. C. E. Bliven, Secretary, and the appointment of special committees assigned to specific duties in the districts assigned them, each charter member signing the Constitution and By-Laws, pledging his honor and good faith for a strict observance of good practices.

While not "soothed by an unfaltering trust," this organization held together, did much to improve the general conditions in our State and opened the way to wider fields of operations and usefulness. Not long after this Board was organized a tri-state meeting was held at the Boody House in Toledo which was attended by company representatives from Ohio, Indiana and Michigan. A similar meeting for the three States was held at Detroit about a year thereafter. From the seed planted at Dayton in 1871 and 1872, grew the Fire Underwriters Association of the Northwest—the largest organization of this kind in the world.

The following named State and Special Agents constituted the original Ohio State Board of Fire Underwriters:

Geo. W. Adams	Tiffin, Ohio
J. H. Beattie	Cincinnati, Ohio
A. C. Blodgett	Detroit, Mich.
Chas. E. Bliven	Toledo, Ohio
L. J. Bonar	Mansfield, Ohio
Andrew Gardner	Columbus, Ohio
J. B. Hall	Columbus, Ohio

W. P. Harford	Morrow, Ohio
H. K. Lindsey	Cincinnati, Ohio
C. W. Marshall	Urbana, Ohio
Jacob Peetrey	London, Ohio
J. S. Reed	Marion, Ohio
John T. Shepard	Cleveland, Ohio
Geo. K. Snider	Cincinnati, Ohio
John P. Vance	Mansfield, Ohio
A. J. Waters	Cleveland, Ohio
Geo. M. Winwood	Springfield, Ohio

During the greater portion of the next succeeding 25 years, with a few intervals our field organization was maintained in Ohio, but the attitude of our Legislators, our Courts and the public, became so antagonistic that membership in such organizations was threatened and endangered with fine and imprisonment, and in view of such existing conditions our State Board, as a matter of precaution, and under instructions from the Companies, was disbanded

In 1902, I assumed the responsibility of calling a meeting of the state and special agents, traveling in Ohio, at the Southern Hotel, Columbus, which call was met with a very gratifying response. The common sentiment largely prevailed that a State organization was at that time especially desirable and that one should be formed. Practically the only question to come up for discussion was whether there should be one organization only, including all Stock Companies or whether there should be two—one composed of the representatives of Union and the other of Bureau Companies. After a free, frank and friendly discussion, continuing throughout the day, it was decided that the common interests of the companies could be better served by having two separate and distinct organizations, and

that occasion marks the natal day of our present Ohio Field Club.

Presidents of the Ohio Field Club

A. G. Sanderson	1902-3
H. J. Shreffler	1904
Geo. M. Winwood	1905
C. T. Deatrick	1906
C. B. Corry	1907
Geo. H. Bell }	1908
Al. L. Ross }	
Wm. H. Clemons	1909
L. A. Lent }	1910
Wm. C. Daniels }	
B. T. Duffey	1911
Cyrus Woodbury	1912
R. T. Huggard	1913
Wm. Sowards	1914
J. A. Cloud	1915
L. J. Bonar	1916
A. M. Cole	1917
John H. Gray	1918
C. E. Monroe	1919
F. M. Ransom	1920

Sometime after this general meeting at the Southern Hotel at Columbus, the state and special agents of the Bureau companies or what were then known as the non-union companies, organized a State Association, which has maintained a continuous existence up to the present time, and it has been an important factor in the uplift and betterment of the business. The relations between the two organizations have been friendly and helpful to each other.

The following named officers have served this organization:

Year	President	Secretary
1904	I. W. Canfield	Chas. L. Hecox
1905	G. Welton Steeb	Chas. L. Hecox
1906	H. W. Clayton	A. F. McCormick
1907	H. W. Clayton	A. F. McCormick
1908-9	H. E. Boning	N. T. Julian
1909-10	L. F. Creamer	N. T. Julian
1911	John E. Smith	Lester E. Cate
1912	N. T. Julian	D. C. Morgan
1913	N. T. Julian	D. C. Morgan
1914	N. T. Julian	D. C. Morgan
1915	H. E. Boning	Rodney Wiley
1916	W. G. Shannon	{ Rodney Wiley J. M. Norris J. M. Norris
1917	Geo. T. Wilson	
1917-18	W. T. Eaton	
1920	E. A. Pabody	E. A. Flickner

Put-In-Bay

In July 1905 there was held an important meeting at Put-in-Bay, Ohio, under the name of the "Tri-State and Mid-summer Symposium" which was attended by the Field men and members of their families from Ohio, West Virginia and Michigan. The business features for this gathering were arranged as follows:

West Virginia Association	A. G. Sanderson, Presiding
Michigan Club	W. P. Robertson, Presiding
Michigan P. P. Association	N. P. Jones, Presiding
Ohio League	G. Velton Steeb, Presiding
Ohio Field Club	Geo. M. Winwood, Presiding

An elaborate program had been prepared by a special committee appointed for this purpose and the exercises—both business and social—were intended to include three days and as many nights.

Ohio Men—Presidents of the Northwestern Association

C. W. Marshall	President	1875
Major C. E. Bliven	President	1877
Geo. W. Adams	President	1879
C. T. Deatrick	President	1910

Ohio Insurance Exchange

On the 9th of May, 1899, a called meeting of State and Special Agents, representing Stock Fire Insurance Companies was held at 9:30 at the Hollenden Hotel, Cleveland, for the purpose of effecting a State organization, when there were 46 such persons present. Mr. J. O. Dye was chosen temporary Chairman and Mr. S. W. Rice, temporary Secretary.

A general discussion and a free exchange of opinions clearly indicated that the conditions of the Fire Insurance business in Ohio demanded such co-operation as could be secured only through a state organization. A committee of six, Messrs. Woodbury, Weinland, Dye, Canfield, Rice and Corry, was appointed to draft plans for an organization and report at an adjourned meeting to be held at 2 o'clock P. M. of that day. The following is the report made by this committee:

We, the undersigned, representatives of Stock Fire Insurance Companies, having State jurisdiction, do

hereby associate ourselves together for the purpose of securing for each other such protection and such mutual and reciprocal benefits as may be derived through an organization based upon confidence and honor, and to secure through the Legislature of Ohio such laws governing the construction and improvements of buildings as will materially reduce the fire waste: but this Association shall in no wise or no event use its offices for the making of free and open competition thereof.

The Association shall be known as "The Ohio Insurance Exchange," and its members shall be composed only of such persons as are in the employ of Stock Fire Insurance Companies (either as State or Special Agents) doing an agency business throughout the State, and not paying commissions in excess of those permitted by the rules of the Western Insurance Union.

We agree to co-operate with each other, honestly and faithfully, to the best of our abilities, in the enforcement of good practices for the elevation of the standard of our profession, in the cultivation of friendly relations among ourselves and agents in this State, in the correction of bad practices among agents, and in furnishing each other with all information coming to our knowledge that may be important, concerning any agent or relating to risks.

The Association shall be organized by the election of a President, Secretary, Treasurer and an Executive Committee in manner to be provided in the By-Laws.

The undersigned pledge their faithful adherence to the above and to the following By-Laws already enacted and to all Rules and By-Laws which may be hereafter enacted.

One of the purposes of the organization was to furnish to members information of a private nature relative

to undesirable risks, fraudulent claims, unprofessional practices on the part of local agents, etc., and all such correspondence was to be conducted by **numbers**—each member being assigned a special number for this purpose.

Many of the members took an active interest in this organization and contributed much information of value to the general business. Fears expressed by some of the companies that our methods might lead them into trouble with the Courts and also our Insurance Department, and their criticisms that we were working under plans not unlike those of another Insurance organization were offered and accepted as sufficient reasons to disband.

Competition

The competition between what were known as Board and Non-Board Companies was sharp, unscrupulous and on the part of some was disreputable. The bitter animosities existing between the Field Representatives of these two classes of companies were rarely concealed when they came together, in their business pursuits. The following effusion written by a special agent of a Board Company, which was printed and circulated at that time, will furnish a pretty fair idea of the conditions:

Carol of the Non-Boarders

“Gobble them here, and gobble them there,
Gobble the premiums everywhere,”
Is the war-whoop of the non-Boardaire.
As the President sits in his easy chair,
He tells his agents to slash and tear,

To cut the rates as much as they'll bear,
Or a little more too; if it don't mattaire.
If you happen to shade them just a hair
Below the mark, for it wont impair
A capital when it isn't there,
Except in notes that are worth nae mair
Than a cent a pound for old papaire;
But should you look at the President's chair,
Perhaps you may see the ass-sets there.
Those companies that have stood the wear
That terrible conflagration bear
Upon their surplus, earned with care,
Are so "old foggy," they do not dare,
After paying losses fair and square
And dropping rates to the bottom stair,
To write at half the regular fare;
And this, my friends, you see is where
'Tis best to insure in the non-Boardaire.
To be sure we "busted" into air,
When Chicago burned with lurid glare,
And again when Boston had her flare,
Our policy holders "weren't nowhere."
But this is neither here nor there,
For we wrote their risks at quarter fare,
And you couldn't expect in reason sair,
After skinning rates of hide and hair,
And doubling commissions, that we could spare,
To the burnt-out wretched "nothing to wear,"
Any more than a kind of a nominal share
Of our "honest" capital, that nevaire
Was an honest capital: Yet, I'll swear,
There isn't a Company anywhere,
With such splendid policies on repaire,
Tinted and gilded in style so rare,

With great expense and marvellous care.
So trot up your horses, or trot up your mare,
If you wish to insure, I'll answer your prayer,
Name your own rates, good people, I'm there;
Come and insure in my non-Boardaire.

This was followed by another poem, written by another special agent, and which attained a pretty wide circulation.

The Death of the Bangor

Tie this wildcat's feet in crosses,
Fold its smooth and velvet ears,
Cutting rates and frequent losses
Laid out in just two years.
Luckless feline, on my breast,
Curl thy tail and take thy rest,
Then go and seek the Andes.

The Boston feline, called Alliance,
The Royal Canadian—The Defiance,
And others of that class are quaking,
And in their boots with fear are shaking,
They're trembling at this noise and thunder,
For soon Old Satan will take them under,
And show them the Cincinnati Home.

When the Bangor lay on its dying bed,
Ere breathing its last it raised its head,
And these are the very last words it said:
"Oh carry me back to the home of the Blaine,
To the forests wild in the state of Maine,
There bury me deep 'neath her rocky breast,
And in dark oblivion let me rest.

From the outside world, O, shut me in,
“Pull down my vest, and ’wipe off my chin,
Then fold my grave clothes round my corpse
And haul me away with “Death’s pale horse.”
My life, I know, is a fearful blank,
But that’s no fault of Wallace or Frank,
My time is up—I am short of breath,
I’m now in the cold embrace of death,
In order to show that I have fizzled,
Set up a stone on which is chiseled,
Requies-cat.”

Under the system of doing business in our country, first comes the Company or its Manager—then the Field Man and after him the Local Agent, each with its or his specific duties to perform.

The work of the Field Man is peculiar in the respect that he must necessarily represent the Company and also the Local Agent and render services to both, acting in a dual capacity and without the least change in their respective services due to the Company. They are both part and parcel of the system and their relative positions do not justify any assumption of special authority or ownership of the Company or of each others services.

The President or Manager of one of these great Corporations never speaks of the Company he represents as **his Company**, or of its local representatives as **his Agents**, and where this has been done by the Field Men, it has been criticized in many cases and in a few instances has been resented by the better class of our local agents.

John E. Smith

Looking in the aggregate at the field men with whom I have been acquainted and with whom I have been associated, is something like taking a peep into a kaleidoscope.

All of the distinctive characters, all of the controlling temperaments peculiar or common to human nature can be found among them. Had all the good been combined in one man, it would have made him a saint, if all the bad, he would have been supremely bad, but it would be difficult to find an equal number of men engaged in any profession where the general average would measure up to that of our field men.

Among all of these, there is one who stands out prominently in the picture I have before me—Mr. John E. Smith, Special Agent of The Ohio Farmers Insurance Co., who was a friend of and enjoyed the friendship of the State and Special Agents in Ohio. He had a fine command of the English language—an extended vocabulary, was a ready debater, and he rarely came out second best in an argument.

He possessed considerable wit and a keen sense of humor. A copy of a letter sent out by him to a field man in the State, will give a fair idea of his literary taste and his cheery disposition. The following is a copy of this letter and with it a copy of one of the replies:

Chardon, Ohio, November 23, 1901

To Members of the Craft:—

LISTEN TO THE BELLS

Once more love has pulled the heart strings and from the belfry of that grand old Court where Cupids roost like bats while they sweeten their arrows with love and

soothe the hearts of old and young alike, we hear a nuptial sound that vibrates like the cooing notes of the dove that sings in its sweet refrain, "B-r, B-r" and listening we see through the silvery mists of kindling love the image of that old HERO after whose likeness we all wished to be formed, he is the admired of the admirers and the loveliest of us all.

Loved for his honor, loved for his worth,
Loved for his distinction, loved for his birth,
Loved for his manhood, loved for his name,
Loved for his friendship, loved for his fame.
Loved because he is lovable, **The Grand Old Man**

Oberlin, Ohio, November 30, 1901.

John E. Smith,

One of "The Craft."

Your fine letter makes me laugh, so I feel I have the honor to contribute to..... one hundred cents, but oh, what pity its no more, for one so witty opens wide the tight closed purse, let "Old Miser" do his worst.

Pardon me for being so bold; Mr. B. is **not old; advanced in years**, but young in heart, youth and Mr. B. never part.

Loved because of sterling worth
Not because of place of birth,
Loved because all actions can
Show the world the manly man.

I am glad that Cupid led our dear friend to love and wed, and that sightless "belfry bats" nor the pesky "Court House Rats" had a thing to do or say 'bout the coming wedding day.

With esteem and love, I am,

Yours sincerely, W. B. D.

Retired Pioneers

Among the pioneers still living are Mr. B. B. Law, of Bay City, Mich., Capt. J. M. Wallace of Dayton, Mr. G. M. Winwood of Springfield, and Mr. A. M. L. Wasson, of Cincinnati.

These gentlemen after rendering long and valuable services have been honorably retired, but they are still held in high esteem by the Field Men who are still active in the service. They assisted in blazing the way through the forests—mapping out the roads for their successors to follow and are deserving of our highest respect and loving and grateful remembrance.

Ohio Local Agents Association

The date when the scheme of a State Association of Local Agents was conceived I will approximate as nearly as possible by stating that it was sometime in the late seventies and during that portion of the year when valiant housewives sally out into the open country in search of succulent greens.

Mr. Timothy Hay, a local agent at Lima, Ohio, who had both a roving disposition and an appropriate roving commission from our Company, conceived the idea of a State Organization of Fire Insurance Agents, and his views found expression in a wordy Proclamation to all State, Special and Local Agents, and to other officers of Companies in Ohio, summoning them to convene on a certain named day in the "hospitable city of Lima, Ohio, and enjoy the well known hospitality of its hospitable citizens and its no less hospitable agents."

As a precautionary measure I secured in advance, accomodations for myself at the Lima House. There

were no flags, no bunting, no visible decorations of any kind indicating that it was a momentous day, or that anything of unusual interest was in the air. The citizens seemed to be tramping the streets and pursuing their common avocations in their usual manner. About noon of that day Mr. W. L. Alexander of Canton, then traveling for an accident company, put in his appearance at the hotel and when advised concerning the convention, he expressed a lively interest in it and a desire to attend. Not being eligible as a delegate under the call, I appointed him, for the occasion, Special Agent for the Pennsylvania Fire Insurance Company, which I also represented at that time and the scheme worked out with entire satisfaction—worked like a charm.

That we might be fortunate in securing choice seats we journeyed early to the hall where the convention was to be held and where we spent some time in waiting for the delegates to arrive; and all told, these consisted of Mr. Wm. Heinrich of Wapakoneta and Mr. Davies, a local agent from Delphos. Mr. Hay was voted into the chair and in a “few well chosen words” expressed his appreciation of the compliment and stated the objects and purposes of the meeting. Some unavoidable delay occurred in securing a Secretary for the meeting. Each of the half dozen Lima local agents present were complimented with a nomination, but they all had, apparently, pressing engagements somewhere which prevented their acceptance of the office. When the list had been exhausted Mr. Davies was prevailed upon to serve as our “recording angel.” After listening to a very interesting and instructive address on Adjustments by the General Adjuster for the Farmers Insurance Company of Jelloway, Ohio, the convention adjourned and the promising child which Mr. Hay had so labor-

iously brought into the world, folded its little infant hands and passed on to that bourne from which no such insurance born children return.

Strange, but this is true; on the following morning the sun came up in splendor out of the far east—shone brilliantly throughout the day in a blue sky; the birds made the world melodious with their music; the flowers commanded attention for their beauty and made the air redolent with their fragrance, and yet Timothy lived on, unmoved and undisturbed by human events and failures, and continued to make all of Northwestern Ohio his insurance bailiwick.

The first concerted movement having in view the organization of a State Association of Fire Insurance men was in 1907 and the project was put on foot by Mr. Merwin Jackson of Toledo, Mr. F. C. McElroy and Mr. C. W. Bryson of Columbus, Ohio. These gentlemen assumed the responsibility of calling a general meeting which was held at the Neil House, Columbus, February 25th, 1898, when there were twenty-six representatives present. A strong sentiment prevailed among the gentlemen in attendance for the adoption of some methods having in view mutual aid—the elevation of the Fire Insurance business in Ohio and closer co-operation among the agents, and after considerable discussion it was decided to form a permanent organization, with eighteen charter members signing the agreement. The following officers were elected:

President	Merwin Jackson of Toledo
1st Vice President	A. W. Neale of Cleveland
2nd Vice President	F. C. McElroy of Columbus
Secretary	C. W. Bryson of Columbus
Treasurer	W. J. Eilber of Columbus
Chairman Executive Committee	Thomas H. Geer of Cleveland

The second meeting of the Association was held at Put-in-Bay on August 25-26, 1898, when fifty-five representatives were present. While it was commonly conceded that such an association was needed and could be made effective and accomplish good results, the work did not meet with the enthusiastic support which it deserved. Up to that time what had been accomplished was due to a few zealous members who had sufficient vision to see brighter times in store.

With the hope and expectation of inciting a more general and keener interest in the work, a mid-year meeting was held in the Chamber of Commerce Building at Columbus, March 8-9, 1899, which in point of numbers at least was distinctly encouraging, there being 241 members present.

Addresses were delivered during the sessions by General J. F. Downing, of Erie, Pa., (principal address) and President Merwin Jackson of Toledo; J. Gano Wright, Cincinnati; C. F. Harding, Mansfield, W. S. Mathews, Supt. of Insurance; J. W. Cochran, Manager of the Ohio Inspection Bureau; Thomas E. Gallagher, General Agent of the Aetna; R. E. Gooch, Special Agent of the L. & L. & G., and Louis J. Rauh of Cincinnati.

Following the sessions of this convention at Columbus there was a common feeling that the Ohio Local Agents Association was on a firm and sound basis—that its success was assured and it was under the inspiration of such sentiment that on February 14th, 1902, Mr. A. P. Ross of Urbana was employed as Secretary-Manager to conduct the affairs of the Association, organize Local Boards, etc. Mr. Ross gave valuable service to the Association until January 1st, 1906, when he resigned his office to accept the position of Special Agent for the Aetna Insurance Company. During his administration

the Association reached a high degree of efficiency and usefulness. Up to that time 52 counties had been organized as branch societies of the State Association.

Owing to the lack of funds—harassings on the part of our Courts and threatened legislation, the membership of the State Association dropped from approximately 800 to a little over 300. Meetings were held each year but with no marked results until November, 1915, when a few members who had been serving in official capacities and with very little encouragement, decided to infuse a little life into the inert body and put meat on the dry bones; in other words furnish funds and assume the expenses necessary to carry on the work and also employ a Secretary-Manager. This work of regeneration being left to the Executive Committee, Mr. E. A. Pabody was engaged for this important duty, and within a few months he succeeded in a remarkable degree in securing members for the State Association—in organizing Local Boards where conditions seemed hopeless and in creating more harmony and a better feeling among Local Agents.

The following is a list of the names of the officers of the Association since its organization:

Year	President	Secretary	Treasurer
1897	Merwin Jackson	C. W. Bryson	W. J. Eilber
1898	Merwin Jackson	C. W. Bryson	W. J. Eilber
1899	Merwin Jackson	C. W. Bryson	W. J. Eilber
1900	A. W. Neale	C. W. Bryson	C. W. Bryson
1901	A. W. Neale	C. W. Bryson	C. W. Bryson
		Sec'y-Manager	
1902	A. W. Neale	A. P. Ross	C. W. Bryson
1903	J. Gano Wright	A. P. Ross	C. W. Bryson
1904	J. Gano Wright	A. P. Ross	A. P. Ross
1905	F. M. Cooke	A. P. Ross	A. P. Ross

1906	F. E. Lauderbach	L. M. Foster
1907	F. E. Lauderbach	L. M. Foster
1908	J. S. Elliott	L. M. Foster
1909	J. S. Elliott	L. M. Foster
1910	W. I. Keifer	Mrs. S. C. Neff
1911	Philip Burke	Mrs. S. C. Neff
1912	James A. Knapp	Mrs. S. C. Neff
1913	F. C. McElroy	Mrs. S. C. Neff
1914	F. C. McElroy	Mrs. S. C. Neff
1915	F. C. McElroy	Mrs. S. C. Neff
1916	F. C. McElroy	Mrs. S. C. Neff
1917	C. C. Corry	E. A. Pabody
1918	C. C. Corry	E. A. Pabody

The association now occupies an important position in our business and is held in high esteem by the better class of companies. It has accomplished much in elevating moral and ethic standards of our business among the local agents.

First Fire Engine

An early ancestor of Mr. W. B. Goodwin was Col. John Fenwick, who brought from England to Charleston, S. C. in 1733 the first Fire Engine to our American colonies.

Of its size, construction, power and how operated we have no information. It may have been a very crude affair, but it was a step forward in the path of progress that has brought into existence our present high grade Fire Apparatus.

In 1734 he was Chairman of the Board of Directors of a Mutual Company, among the first—if not the first—organization of the kind on our continent. In

the great Charleston fire of 1734 the losses of this Company aggregated one million dollars which obligations it was unable to meet. Mr. Goodwin is interested in fire prevention work and has served as President of our Association, as well as on different important Committees.

Fire Departments

During the early period of our national history our pioneer citizens, strange as it may appear, had provided no means for protecting themselves against "losses by fire on land," and this being the case it devolved upon them to provide protection and to invent and put to use some practical methods for extinguishing fires. The following named fire companies were organized for this purpose in Philadelphia: The Union in December 1736; the Fellowship in 1738; the Hand-in-Hand in 1742; the Heart-in-Hand in 1743; the Friendship in July 1747; and the Hibernia in February 1752, with an aggregate membership of 225 members, employing 7 engines, 1055 buckets and 36 ladders.

At a meeting of our State Board in 1874, Mr. John P. Vance, State Agent of the Insurance Company of North America, (under whom I was then serving) was appointed a Committee on Fire Departments, with instructions to report at some later meeting. The preparation of the necessary blanks and the classification of the information furnished was then turned over to me to formulate into a report. The statistics obtained were put in tabulated form, giving the names of the cities and towns having Fire Departments, water works, lengths and sizes of mains, number of hydrants, feet of hose, number of steam and hand engines, hook and ladder

companies, public cisterns and water supply. The report was prepared and submitted at the next meeting of the State Board, and upon motion was approved and ordered printed. This was the first report of the kind made for the state, and so far as I know, was the first in the country. Requests for copies of it were made by the insurance companies for office information and reference, and copies were sent by request to a number of the Home offices of our English companies. Its brevity and conciseness were its most commendable features.

A large manufacturing concern in Northeastern Ohio paid a rate of \$1.50 under a general form of policy. After equipping the plant with an Approved Automatic Sprinkler System the assured asked for a reduction in the rate to \$1.00, which they said would be wholly satisfactory. The request was referred to and was refused by Local Board Commisison No. 1 and a compromise rate of \$1.25 was named and the business went to the New England Mutuals. We have since learned the value of Automatic Sprinklers.

This risk is now being freely written in stock companies at 75 cents for three years.

Old Time Agents

One of the early local agents, a typical old style gentleman, sedate and dignified, when issuing his first policy (No. 1), made the entry in his register to include not only all of the written but also all of the printed portions, including the conditions and official signatures, which covered one entire page in his register. On entering policy No. 2, and after he had written probably one-half of the printed conditions he wound up the job by writing—"For further particulars see policy No. 1."

There were no printed policy forms—no printed blanks of any kind except policies. Apportionment sheets and schedule paper, when needed, were ruled by hand; policies were written with pen and ink, which often was a long, tedious task.

The rules of the companies relative to agency reports were not uniform. The local agents were commonly required to make up and send in a transcript of their business with the close of each month, while others rendered similar statements quarterly or at the end of every three months, but under both plans a remittance accompanying the report, to balance the account, was a requirement that had to be complied with. The 45 days limit rule for paying balances was not in operation by the companies, and the Special Agents were not troubled with their collection. A failure of any agent to make up and forward his account, enclosing a remittance to balance, within five days after due, was equivalent to dishonoring a draft or permitting his check to go to protest.

State and Special Agents while traveling usually carried with them their own plain or patent ink stands, ink, pens and pencils. A few of them, in order to provide themselves with sufficient artificial light in their rooms, carried pinchers and gas burners with which they could adjust and increase the light for reading and for clerical work.

After confirming an agency transfer from a successful business man to a promising young attorney, who was afterwards County Prosecutor, Common Pleas Judge and a Member of our Ohio Legislature, the Company was notified by the new appointee of his inability to serve as its agent, and for the reason that he had never made a study of Surveying—that this had not been

made a part of his college curriculum—that he did not own a set of surveyors' instruments, and furthermore that a commission of 10 per cent, would not justify the expense of the purchase of one. As a compromise, however, he suggested to the Company that in case it would furnish him with a full and complete outfit, including a book of instructions, free of cost, he might be prevailed upon to act as its agent; otherwise he would have to decline. The heartless corporation accepted his resignation.

Few, if any, Ohio local agents were in the business continuously for so many years as was Mr. J. F. Deatr- ick, of Defiance, Ohio. At the time of his death he had passed by some years the fiftieth anniversary of his connection with the Phoenix of Hartford, which fact was gracefully and beautifully recognized by this Company. He was honored with the Mayorship of the city and other municipal offices. He succeeded in building up one of the largest and strongest agencies in Northwestern Ohio outside of Toledo.

A son, Mr. C. T. Deatr- ick of Columbus is the honored State Agent for the Home Insurance Company of New York.

There seems to be some peculiar ozone in the atmosphere of Northwestern Ohio conducive to longevity in the lives of Insurance men. Mr. Calvin Barker of Toledo started in business in New York in 1850, and after a continuous service of 42 years as agent at Toledo is still able to play the part of Drum Major at the head of the procession circling around his 90th milestone, and with vigor and buoyancy.

Insurance Blanks

The first blank proof of loss appeared in 1861, but by whom it was gotten out is not known. Hines Book of Instructions containing tables and the different rules for apportioning losses and also a copy of an Insurance Digest giving the decisions of the Courts on the various policy conditions were regarded as indispensable to the work of the Field man.

The Application Blank came into use with the Insurance Policy and all such contracts for indemnity were not only based upon the representations made in the application but it was referred to and made a part of the contract.

Who invented and introduced the Daily Report for the use of the Local Agent has never been definitely determined. Sometime during the late sixties, Gen. Agent Downing, of Erie, Pa., and Gen. Agent Stoddard of New York furnished their agents, and practically at the same time, with blank Daily Reports. After a friendly controversy extending over a number of years, neither of these gentlemen could concede to the other the credit of inventing and introducing this universally used blank. A copyright would have determined the priority of this invention.

Within a few weeks after his appointment in 1864 as General Agent for the Western Department with headquarters at Erie, Pa. (which at the time of his death in 1913 included 22 states,) Mr. J. F. Downing visited and established agencies in Cleveland, Mansfield, Newark, Sandusky and Toledo and these were indexed No. 1, 2, 3, 4 and 5. At Cleveland he issued the first three Policies, entered the same on the Agency register and made up the account current, crediting the agent with 10% commission.

One of these risks was on the books of the Company for more than forty years.

Mr. Downing was the first President of the Western Union.

He was the first Manager for the Pennsylvania Fire Insurance Company in its Western Department, and when the Company removed its offices from Erie, Pa. to Chicago, Mr. Downing was made manager of the Philadelphia Underwriters which he was mainly instrumental in organizing. He gave some time and attention to politics. He introduced Mr. Jas. G. Blaine to an Erie audience while on his speaking tour through the West during his Presidential Campaign.

Resuscitated

One day there came in my mail from the Company, three daily reports—one cash account and a check for the sum of \$35.00 to balance—all signed by Mark M. as our agent at D. A letter of inquiry accompanied these, asking me to explain when and by whom this party had been appointed, and stating that they had no records of any kind in the general office, showing such an appointment.

Not many days intervened before I made a visit to D—, where I found Mr. M—, an old and respected citizen and a prominent druggist. After a little general conversation and without any apparent hesitation, he handed me our register and blank policies, from which it appeared that he had been acting as our representative there for more than five years, but when and by whom he was appointed he could give me no information.

From his register I made up an account, which indicated that he owed the Company \$609.00, and for which sum he gave his note, without protest or objection, which was discounted at a local bank as I had previously arranged for. Expressing my appreciation to Mr. M., for his faithful service and the fact his business showed profit, I thought best to relieve him of the agency and returned the supplies to our general office.

All the policies he had issued (with the exception of the three mentioned) had expired. Just why, after a lapse of five years, and such failure to report to us, he should send in these three daily reports, with his account and check to balance is one of those mysterious workings of the human mind that I have never been able to account for.

Unlike the immortal Rip Van Winkle this Agent had not slept continuously during his long period of silence, but from some unknown causes he suddenly became conscious of his duties and obligations to the Company. Possibly this was with him "a change of heart."

Riley Waters was the degenerate son of a worthy sire. The good reputation of his family had secured for himself the agency of our Company. In March 188— he conceived a new and novel idea for adding a little filthy lucre to his limited income.

The last policy on our Register was No. 318. Skipping a few of the blanks he had on hand he took out and issued No. 326 for \$10,000, premium \$100.00, covering on a general stock of merchandise at C-D, in which the word March was abbreviated to Mar.

When visiting that agency in the following June, I found that our representative had gone on a K. of P. excursion to Cleveland, and having nothing special to do I decided to inspect this risk. The insured was a respectable and prosperous German Merchant.

While examining his policy I discovered that the abbreviation Mar., had, by making a little tail to the r been changed to May, which the assured had consented to, under some representations made by the agent and to whom he paid the premium for fourteen months, while the agent accounted to us for twelve, thereby pocketing \$16.67.

On the following morning, Riley appeared on the scene, drunk as a lord. Getting him into a room in the hotel and on a bed between two windows with the summer breezes blowing over him, he became sufficiently recovered from his debauch by afternoon that I could confront him with this fraud.

Sometime between sundown and sunrise of that night he disappeared and has never since been heard from. Following up my investigations I discovered that he had issued a number of policies which appeared on the Register as covering for small amounts on desirable dwellings and contents, for all of which he accounted and paid, but after a number of days of search, inquiry and advertising, I discovered that a number of these policies covered in large sums upon County properties, special hazards, etc., with large premiums, and a revision of his accounts showed that we had been robbed of over \$600.00 by this scheme.

His brother, a most estimable man and a County Official, was given a full statement of my findings. He paid me the difference and I appointed him agent to succeed this erring brother.

Solicitors

Solicitors can be classed under the heads, good, bad and indifferent, but taking them as a whole they have proven themselves to be unprofitable servants. Many

of them have but little regard for the ethics of the profession, have but little knowledge of the requirements of the business and are careless, having no direct responsibilities. Their only concern is what they get out of it. Their anxiety ends with the acceptance of their offerings. Many of them are adepts in pointing out the good and overlooking the bad features of a risk. With such, their business is always profitable—all receipts and no losses.

Mr. Jacob H— had been a phenominal solicitor for one of our large American companies but for reasons that seemed to be good, he was seeking another agency connection and upon his representations I gave him a territory to work. Within a short time he had five dwellings to his credit and in less than a year we had two of these to pay for. Reminding him of his previous statements to me and indicating my disappointment, he replied by saying: "Why, you have nothing to complain of, I gave you five dwellings and you still have three of these left and you certainly have nothing to kick about." Unable to view the situation from his standpoint, I cancelled our contract with this new and wonderful genius in insurance finance.

Schedule Rating

Our present method of estimating insurance cost by schedule rating has been of slow growth or evolution. With Major Bliven, General Agent of the Howard Fire Insurance Co. at Toledo, and one of the original members of our Ohio State Board, schedule rating was a hobby. He worked out and had printed schedules for many classes of risks, but was unable to interest the companies sufficiently to secure their adoption. It has

often been said of him that he was the originator of schedule rating in our country, and in the absence of any contradictory testimony we gladly accord to him this distinguished honor, which places Ohio in the leadership of another important and now popular insurance movement.

To persons who were intimately associated with Major Bliven, the mention of some of his expressions "Schedule Rating," "Superficial Area," "Fiduciary Capacity," will revive old memories and bring back pleasant recollections.

These schedules, though simple and easy of application, were worked out with much care and intelligence, and their application did not require any great amount of scientific or technical knowledge and training.

I was appointed to inspect and report on the Clay Working Plants along the Ohio River between Wells-ville and Steubenville. The prevailing rates on these were 1% and 1¼% and with very little discrimination between the good and the bad. Under some sort of a schedule of my own making, I rated these risks from 1½% to 2%, then had my conclusions printed in tabulated form and furnished to the Companies. Not long thereafter the wail was heard that the assured would never pay the advanced rates and the companies would lose the business, neither of which predictions came true.

Youngstown

At one time there was, practically speaking, no money in Youngstown for circulation. The Manufacturers and Merchants issued cardboard scrip in denominations of 5, 10, 25 and 50 cents which constituted the only medium of exchange. In collecting an Agency balance

I accepted this scrip to the amount of \$600.00 which in due time was all redeemed and the Company lost nothing by the transaction.

Map Making

Map making grew out of the necessities of the business. Agents were required to make diagrams of the risks on the backs of their Daily Reports, showing locations and exposures. These were often crude and unreliable. The larger and more important Agencies were first supplied with maps, and many of them insured risks in outside towns which were not mapped and this work devolved on the Special Agents. I think that 150 of such maps would be a conservative estimate of the number I made. Some of these were copied by my brethern which I accepted as a compliment.

Expiration Notices

The original method adopted by the companies and their brokers for notifying their patrons of the expirations of their policies was somewhat peculiar if not novel. Instead of enclosing notices to policyholders and sending the same through the mails, or notifying them personally, lists of the names of their insurance patrons and the dates of the expirations of their policies were published once each month in advance, in one or more of their city papers. In the event that any of these customers were not subscribers to the paper, nor had access to the information through some other channel, they assumed the risk of allowing their policies to expire, and for a time at least to be without insurance.

If this system was now in general operation throughout our country, property owners carrying insurance would have unsolicited opportunities of meeting a number of enterprising gentlemen, each pressing his individual claims for special attention and consideration, and would thereby extend a speaking acquaintance at least among his fellow citizens.

Agents' Commissions

A brief history of Commissions to Agents should, to a student of fire insurance, be of special interest. The first local representatives of the fire insurance companies were allowed to retain for their compensation only what were then and are still known as "policy and survey" fees. Complaint being made and much dissatisfaction expressed by the local agents that these were inadequate for the services they were called upon to perform, the companies granted them an additional compensation to the extent of 5% on the gross premiums. Later on this was increased to 10%, and there are agents still in the business who can remember when this was the universal compensation throughout the country.

The Marine Companies paid no commissions to their agents. The only compensation they received was for their services in the adjustment of losses.

The "Excepted Cities" innovation, with its vexatious problems, troubles, perplexities and evil consequences, is comparatively a child of some recent birth, and has within recent years, so largely increased the expense account of the business as to give the companies serious concern. With the view of controlling, so far as possible this particular item in their expense accounts, the companies adopted and are commonly observing, outside

the few excepted cities, what is known as graded commissions, but in these excepted cities there seems to be no limit to what any individual company may choose to pay its agents. The scheme to secure increased premium income by secret payment of excess commissions is only a repetition of the old proposition to obtain the kingdoms of the world in exchange for the soul. It is the painted damsel behind the damask curtain, who, with jeweled hand and beckoning finger, tempts weak men to deeds of dishonor.

Classification

To clearly understand and appreciate any certain method of ours in our business, it is instructive as well as interesting to know something of its origin. All insurance was looked upon as speculative, a lottery or game of chance, with no science whatever entering into it. It had resolved itself into the simple proposition of securing sufficient premium receipts to pay the losses and expenditures and leave a good margin of profit to the stockholders.

A patron, when visiting the office of the company carrying the insurance on his frame tannery, made the complaint to the President (not an uncommon one) that his rate ($1\frac{1}{2}\%$) was too high in his opinion, and should be reduced. Not receiving much encouragement from this official, he asked the President: "What has been the experience of the company on tanneries?" Without being able to reply, the query put him to thinking and his thinking led to action—a classification of the Company's Business—the first ever made.

A classification of its risks is now being kept by every legitimate Fire Insurance Company—is treated with

jealous care and as an essential source of information to guide it in a safe conduct of its affairs. The time is not far distant we hope when the experiences of all the leading companies will be collected and tabulated for their common information.

Promoters

There is no business in which figures in themselves can be made more misleading than in ours—something which promoters have played successfully in bagging their unsuspecting victims. Simply deducting losses and expenses from the gross premium receipts (a common practice on the part of promoters) does not indicate by any means the true financial strength of the company. One company in its early history made this its practice and at the close of each fiscal year distributed among its stockholders the difference so shown, but it soon encountered difficulties which had not been taken into consideration and which dispelled their dreams of large future dividends. During a period of 18 years, no less than 227 fire insurance companies in our country, many of which began operations with flattering prospects of success, failed, and commonly from causes which had not, but which should have been taken into consideration in their calculations. Some of these concerns were promoted and organized under misrepresentation, and these all went where the unwary dupe mourneth and the wily promoter dieth not.

Inspectors

It is not an uncommon experience among “freshmen” in our business to have attacks of swell-head, some mild, others violent, but not necessarily fatal. After years of

experience and practical service, such parties commonly look back on their early performances with either chagrin or amusement, and discover as they gain in knowledge that the farther they go in the business the less they know about it. Many risks that I got rid of during the early years of my career by cancellation or otherwise, still mock me with their obstinacy and correct behaviour while others that I have taken into my embrace have betrayed my trust and confidence by becoming claims on us for adjustment. Some of the fire hazards to be guarded against can be learned from books—others only from personal investigation and experience. The most valuable man in the field service to his company is the trained, intelligent and conscientious inspector, who has the opportunity given him to both render good service to his employers and cultivate the friendship and confidence of the company's patrons.

The novel suggestion was once made to one of our members of an association with some buxom, blond clairvoyant, as an assistant inspector, thinking that she might, by running her tapering fingers over the insurance maps or the pages of the registers, detect what risks would and what would not burn, but a lack of faith in the success and the moral good effects of the scheme, coupled with expressions of disapproval could not be overcome by even such a glittering prospect.

Impressions

Experienced Adjusters commonly have, and in fact with almost every loss entrusted to them, certain impressions that come, they know not always how nor whence and which influence them to a greater or less

extent in their treatment of the claim and claimant.* To be able to utilize these impressions so as to reach or work out correct conclusions is one of the qualifications of a good Adjuster. Many honest claimants have been rescued from suspicion and disgrace and many a scoundrel has had the brand of crime placed upon him by the intelligent following up of first impressions by the conscientious adjuster—by keeping a level head and carefully weighing all the evidence. Utilizing such impressions and following their lead to correct conclusions is sometimes due to persistency as well as to conscientious intelligence.

The same is often true of Inspections. Frequently there is a certain something, often vague and intangible, found in a risk which cannot be easily described, and where the first impressions are unfavorable, even where no good reasons can be assigned, it is commonly wise to relieve the company of liability. The advice of Mark Twain, "When in doubt, cut it out," is generally safe to follow. Our first impressions of men are not commonly removed nor materially changed by acquaintance or association.

Accidents

The question has often been put to me, "Have you ever had an accident in your travels?"—referring possibly to railroads, steam boats and the hind feet of the sad-eyed and festive mule. Passenger cars tumbling down embankments, bumping along on the ties and a head end collision have given me thrills that I do not care to have repeated. Maimed and mutilated bodies, with their ghastliness I have occasionally seen. The number of miles I have traveled would have taken me

three times around our globe and with some left over, and I have come through all these experiences without a single scratch. Just here I knock on wood.

While accidents—some slight, others serious, have happened to our Field Men, none have either been killed or so disabled as to unfit them for service. When one considers the number of men traveling in the interests of our Insurance Companies, the number of miles they travel and the small number of accidents, it should incite a thankful spirit.

Columbus—Combined Policy

The old Athenian scholars and philosophers were commonly quite humane and held life as a thing of some sacredness. When a citizen once became an undesirable member of one or any of their privileged societies, the custom was to clap the extinguisher on him by inducing him to either write a book, make a speech, or preside at a banquet, and by such a humane method terminate his literary career and aspirations.

Among the many schemes invented, taxing the ingenuity of the companies to increase their premium receipts there were some good, some bad, and some so indifferent as to attract little or no attention.

Some time during the sixties, some party in Columbus whose name has escaped historic record and publicity, conceived the idea of a "Combination" and for this purpose, had attractive literature and blank policies gotten out and headed as follows:

Combined Policy of Insurance, Issued By

The Capitol Insurance Company, P. Ambros, President
The Franklin Insurance Company, W. G. Deshler, Pres.
The Central Insurance Company, J. A. Wilcox, Pres.

This project came into the business world under an unpropitious star. If it succeeded in getting out of its swaddling clothes, it did not survive its teething period. The extinguisher dropped over it in the early morning of its meteoric life.

“One more unfortunate,
Weary of breath,
Rashly importunate,
Gone to her death.”

“Take her up tenderly,
Lift her with care,
Fashioned so slenderly,
Young and so fair.”

Sam Moorehead

Mr. Samuel Moorehead (everybody called him Sam) was a big man, had a big body, a big heart and a big soul. At the time to which this history refers he was the sales manager for the Proctor & Gamble Co. of Cincinnati, with home and headquarters in Columbus. When about the hotels he would desert the company of the commercial travelers and flock with the fire insurance men, with whom he was not only welcome, but a special favorite. It was during his association with us that he conceived and developed the scheme for organizing a “Limited and Close Syndicate strictly for business purposes.” The plan contemplated the purchase of 100 acres of land adjoining the city of Columbus, paying a small amount down and executing a mortgage for the deferred payments. This allotment was to be known as “Paradise Addition” and was to be laid out in 30 foot lots, and on each was to be erected a Cherry bungalow at a cost of not exceeding \$500.00 then have each insured for \$2000.00. On the first dark night that favored a general conflagration, it was planned to have the whole “bloomin” addition go up in smoke and ashes;

but at a critical time, when our prospects seemed brightest, a member of the Syndicate got cold feet—gave the whole scheme away and came near landing all of the other members in the penitentiary. This gentleman, afterwards known as a traitor, was never held in high favor thereafter—never enjoyed to any great extent the respect and confidence of his associates. After seasons and sessions of hilarity and mirth, this traitor usually emerged through a rear door, clad in a long overcoat that came down to his ankles, and to make him appear ridiculous to the other conspirators. Sam insisted this was done to conceal his wabbling legs. One day while on a train between Zanesville and Columbus we discussed, among other things, insurance problems and in doing so we reached the conclusion that the citizens of Columbus and Franklin county needed at least some general protection for themselves and possibly a guardian for the protection of their public works.

Shortly after this conversation the following communication was published in one of the Columbus papers:

“Perhaps as bright, sharp, good natured lot of men as make their homes or headquarters in Columbus, are the fire insurance adjusters, representing big home and foreign companies, who pay to their customers thousands and thousands of dollars annually. These are the men who take up their work with their agents before fires occur, in securing good risks and plenty of them, and when the fire companies have withdrawn from the insured property are on the field figuring on damages and adjusting losses, so that no delay may be caused and the insured suffer no loss. They were formerly classed with the fellow who collected the note that the unwary farmer had given for lightning rods, hay forks or patent fence, and were supposed to be always after the “best

of it." All these suspicions have long since been swept out by the same broom that cleaned the character of the traveling salesmen, and now they are known as among the fairest, most honorable and brightest men in any business, unless they run up against some "smart alex" who is unreasonable and willing to put up his knowledge against theirs, and then, ye gods, look out. The poor devil before he gets through is glad to have a few souvenirs of his fire left to him in the shape of something that wouldn't burn—of furniture carried outside, while Mr. Adjuster walks off with the check in his pocket which was made payable to the order of the assured, had he treated fairly and honorably. Like wild geese they generally go in droves, and when around the hotels, good naturedly guy each other on securing some valuable and desirable risk; but not until it is signed, sealed and delivered will they even hint to each other that they are after it and thus expose competition. Almost any Saturday evening or Sunday, "relating their tales of adventure by field or flood," may be found around the Neil house, this crowd, known as "the gang," and composed of Deacon P. J. Hobbs, F. E. Shaw, little Dick Huggard, George Reynolds, F. S. Brooks, D. E. Julian, A. J. Pembroke, G. E. Meeker and John A. Kelly. Hobbs is the sage of the crowd, caused by his quiet and ministerial manner, while Reynolds may be known by the way he says "deown thar" and "befo the wah," while Shaw and Pembroke are said to be the only men who never told a lie—for nothing. Each one has his marked individuality and loses no time in announcing how he has outgeneraled his competitors on a risk. But it remains for them, one and all, to be completely overthrown, utterly annihilated, completely routed and skillfully outdone

by a quiet, modest, unassuming old gentleman from Mansfield, representing the "Old North America," Mr. L. J. Bonar. When Bonar is asked where he lives, he quietly says: "Me and John Sherman live in Mansfield," showing the great favor he is doing Sherman. Like Sherman, and raised under his tutelage, he don't say, but saws lots of wood and is known to have both eyes open for business, snaps, and good risks for his employers. Before a court house corner stone is laid, it is said Bonar has a risk on the ground, and a sharp trick played yesterday in Columbus is conclusive evidence that his gray hair is no sign of lack of energy nor no proof that he is on the downhill of life.

While Shaw, Hobbs, Reynolds and Co. were smoking their "twofers" around the comfortable lobby of the hotel, he quietly and unknown slipped down here and secured a risk on the new viaduct for \$100,000.00 for five years at 1 per cent. To many of the aforesaid gentlemen this will be the first intimation of Bonar's presence in Columbus at this time and will come like a thunderbolt from a clear sky, as they have all had their eagle eyes on the risk on account of its desirability. But Bonar got it all—lightning clause, natural gas permit, tornado risk—everything and, without an unkind word or cruel jeer at his competitors, took it back to "me and John Sherman's home." It was certainly a master stroke of insurance, and while all will quietly kick themselves at their loss, none will censure Bonar for his ability, and his name and fame will be handed down among them as the grand old man from Mansfield who got the famous Columbus Viaduct risk right from under the very noses of watching competitors and at no cut in the regular rates."

S. M.

On the next day the following announcement appeared in the columns of the Ohio State Journal:

"The attention of Insurance Agents of our city is called to a letter published yesterday in the Journal, stating that the insurance on the High Street Viaduct had been secured by a special agent not a resident of Columbus. The transaction was unprofessional and the local agent of the company should at once send in his resignation, and all other agents should refuse to represent the guilty company."

Signed—Local Agent

Ex-Governor Campbell of Ohio (now of New York City) practiced law and conducted a Fire Insurance Agency at Hamilton, Ohio. He and Sam were warm personal friends and occasionally practiced their jokes on each other.

Having some insurance to place, Mr. Moorehead naturally went to the office of his friend who issued the policy folded and placed it in the hands of the assured who in turn placed it in his inside coat pocket—took it home and filed it carefully away with other documents. In about a year thereafter, it occurred to him that his insurance would soon expire and getting out his policy for examination, found written across the face of it in red ink "In case of loss this policy is null and void." Just what took place when these two gentlemen came together can be better imagined than described.

Personal History

It will not, I trust, be improper to state by way of apology that the following sketch would not have been prepared had not my wife, to whose good judgment I

commonly defer, made repeated requests of me to furnish her and my friends with some such record that she and they might know more of my former life and become better acquainted with me.

The suggestion has been made to me on several different occasions and by several different and well meaning persons that I might secure for myself an itch or a niche in the Hall of Fame by giving to the world a sketch of my somewhat uneventful life including a certain few of my (to me,) exceptional business experiences, but to all such alluring suggestions with their temptations, I have thus far been able to turn a deaf ear. The day (or the night) is however, on its steady way when my critics will cease from troubling and the writer will be at rest.

In indulging in reminiscences—in bringing incidents of my life out from the shadowed nooks and corners into the light, neither the time nor place of my birth are of any special interest or general concern, but to correct the common impression that I first saw the light and drew my first breath in Old Independence Hall in Philadelphia in April 1792, I will state that an entry made (probably with a goose quill pen) by my father, in the old family Bible (the accuracy of which cannot be questioned) indicates that I was born on the 23rd day of March, 1836, which important event in my career occurred in a log cabin, the residence of my parents located on a farm adjoining a small village with the pretentious name of Lucerne, in Knox county, this State, and located on the main road about midway between Fredericktown and Chesterville; an event of which I have now no distinct recollections. As an infant I was cross, scrawny and so generally unattractive, I have been told, that it must have been a tax on my mother's love to nurse me through

my babyhood, and I think that it will be conceded by those who know me best that I have been able to hold my own fairly well along these lines.

Ours was an old-fashioned family and our customs and habits had remained practically unchanged for a century so far as we knew.

In our neighborhood was a dam by a mill site and a mill by a dam site, where our wheat and corn were converted into flour and meal, the miller taking out his toll for the conversion.

In the morning we had Breakfast, at noon our Dinner, and in the evening our Supper—all of which we ate without the aid of menu cards and the restriction of courses.

Just why my short and simple name should be twisted into so many incorrect and inexcusable pronunciations I have never been able to account for. In some localities I am correctly addressed as Bo-nar; in others as Boner, Bonner and Bonaire, but I have received some compensation for these inaccuracies in the unmerited titles which have been thrust upon me, as Colonel, General, Judge, Honorable, Reverend, Dean and Sage of Mansfield.

My paternal grandfather, Matthew Bonar, a pioneer and frontiersman, was of Scotch descent and was one of the early and first settlers in that section of the country, which was then a wilderness; and after clearing up and tilling for a few years a portion of his land in Owl Creek Valley, he moved with quite a large family of sons and daughters and their children to Henry County, Illinois, where he purchased a large tract of land with a view of having his children (my father excepted) settle near him and establish a family of Bonar community, but with this cherished dream the fates, as is commonly the case, did not deal kindly and the fond dream was not realized.

My maternal grandparents, John Lewis and Hannah Conger Lewis, were of Welsh descent and emigrated from New Jersey into Ohio before it was admitted as a state into the Union. They settled in the wilderness near what is now Lucerne, where I was born. Their nearest white neighbors at that time lived at Mt. Vernon, ten miles distant, and the nearest flour or grist mill was located at Zanesville. The trail of the Sandusky tribe of Indians leading to Mt. Vernon, their trading post, was within 200 yards of their cabin, and they had many thrilling and exciting experiences with these red men, which were often and minutely related to me by my grandmother. The old puncheon floor, the mortar and pestle for crushing corn into hominy and meal, the long rifled gun, and the wolf trap with its double steel springs and chain attached, were among the things connected and associated with that cabin home that were indelibly fixed in my memory.

In one of the early histories of Ohio the statement was made that my grandfather and a man by the name of Bryant, a pioneer who later on had settled in that part of the country, captured and killed, in addition to much other large game, fifty-three wolves in one winter. The government at that time paid a bounty for their scalps. Knox County was originally much larger than at present, embracing what is now a part of Morrow County. At an election held for county offices my grandfather received sixty-seven and his opponent sixty-four votes for County Commissioner, and the records (still in existence) of their official meetings indicate that the principal business transacted was the allowance and payment of the bounty for wolf scalps, which in those days were a legal tender and accepted in payment of taxes.

While claiming no distinction for entertaining Indians, trapping wolves and shooting bears, I simply relate these incidents in the life of my grandparents to show that I have some pioneer and frontiersman blood in my veins.

The name of my father was James and that of my mother Jane Lewis Bonar, both of whom were born in Ohio. My father purchased a parcel of the land originally entered and owned by my grandfather, (John Lewis,) and lived on it until I was 16 years old, when he sold it and bought a farm two miles east of Johnsville, Morrow county, Ohio, where he died two years later. For a number of years he was postmaster at Lucerne, the emoluments of which office usually amounted to something like ten to fifteen dollars a year. The mails came to this office three times each week and were carried on horseback between Mt. Vernon and Mt. Gilead. The carriers, having the confidence of the public, as they did, were often entrusted with packages which were excluded from the mails. Letter postage at that time for a distance of three hundred miles or more was twenty-five cents, and for a less distance ten cents. There were no envelopes nor postage stamps and each letter or each package of letters to one destination had to be sealed and accompanied by a way bill, then securely tied with a string before being placed in the mail sack.

The wool from our sheep and the flax grown on our farm furnished the materials from which all of the family clothing was made. The cloth was indeed "homespun" in every respect as well as home woven, and our clothing was cut and made by my mother, and while French patterns were not strictly adhered to, nor any special modern up-to-date styles copied, our clothing, including our boots and shoes, which were also hand-made, answered our purposes very well and rarely occasioned any comment or criticism.

We had in our home at Lucerne the first cook-stove that I ever saw, in fact it was the first one used in that entire neighborhood. It was a curiosity and attracted considerable attention, the neighbors for some distance around coming in to see it. Compared with our present stoves and ranges it certainly would be considered a very crude affair. It was what was then and for many years thereafter known as the "elevated oven" stove, long since gone out of use, and its cost to us was eighteen dollars. For heating, cooking and baking purposes, prior to the purchase of our cook-stove we had to use and depend upon an old-fashioned fire-place, into which, during the winter months or cold weather we would roll large back logs over the floor. Our only lights were tallow dips—candles (which we made ourselves) and lard or grease lamps.

I distinctly remember the first percussion match I ever saw and how it looked when lighted. It was important in all country homes to keep fire continually—that is, at least live coals to start a fire for cooking, heating and baking when necessary. Should the fires go out in a home they would either be rekindled by coals carried in a brazier from the house of a neighbor or started by striking a flint with a piece of steel, allowing the sparks to fall on a piece of dry punk which was always kept ready and handy for this purpose. I have started our home fires many times in this way and often when out in the woods making maple sugar, cutting timber, or hunting "coon" or "possum."

My father was a member of and a preacher (commonly called Elder) in what was known as the Old School or Hard Shell Baptist church, and ministered to three country congregations. To maintain good standing in this religious organization it was essential that the male com-

municants vote the straight Democratic ticket, and that the members of both sexes show their willingness to suffer martyrdom if necessary in defense of their convictions that the scriptural method of baptism was by immersion. In order that the Elder (or preacher) should be influenced only by the purest and most unselfish motives in his official duties, he was, by common consent permitted to occupy this exalted office and discharge its sacred duties without pay; a practice then common in that denomination and which was most religiously observed. A general donation party was once held in our home, which may have given relief to troubled minds, but whether we were richer or poorer after it was over is a matter upon which I have often conjectured, but never had any settled convictions. I have, however, long been of the opinion that we were "out of pocket" as a net result of that donation party. When life's fitful dream of the Elder was over, the friends assembled about his grave and consoled themselves with the thought that he had found his rest and had gone to his reward.

I had two brothers and one sister; Matthew Leander, born March 5th, 1838, Katherine, born March 31st, 1843, whose husband, Rezin W. Bell, was for many years the honored, efficient and trusted Steward of the State Institution for the Blind, at Columbus, Ohio, which position he held through successive as well as different political administrations, and Milton Ludlow, born January 12th, 1852.

At the age of 10 years I was turning over the sod and soil on my father's farm with a "Long's Patent" right hand plow and was doing practically all kinds of farm work. When about 12 years of age I chopped and put up in the woods on our farm, eight cords of stove wood

for an uncle of mine, Mitchel Lewis, who was the cabinet-maker of Lucerne and for which he made me a small chest of birdseye maple—the first piece of property I ever owned or purchased by my own efforts and for which reason I greatly prized. Very much to my regret this chest was afterwards stolen from my home and I would still give many times its intrinsic value for its return and ask no questions.

During my boyhood days when I was about 15, I drove a team of two horses and a covered moving wagon loaded with household goods from Lucerne through to Morrison, Ills., a journey which at that time required two weeks to make. My life on the farm was one of denial, toil, hard work and drudgery, and often when chafing under its restraints I planned to run away, dreaming that I might find more freedom and less work somewhere in the Sunny South, but such an opportune opportunity never presented itself—fortunately for me, I presume. I also had a consuming ambition to become connected in some capacity with a real animal or circus show and share its experiences and excitements. This youthful ambition led me, as it has so many boys before and since, to organize a show of my own, and the exhibitions were given in my father's barn. Attracting but little attention and patronage outside of the few performers and not meeting with financial success, it had its run and then failed, as do most of such boyish schemes and ventures.

My amusements were very limited indeed and about the only recreation I had was skating on Owl Creek ice or playing ball during the recess while attending country school. While Sunday afforded me some physical rest I did not look forward to the day with any special anxiety

or pleasure or mental recreation, and for the reason that while my father and mother were both kind and generous, they had certain convictions concerning the observance of the Sabbath day which were not in strict harmony with my desires or with my views of life. I was not allowed to play, to amuse myself by exercising my own inclinations nor read any literature, unless it be the Bible or some religious book—the one most in demand being “Fox’s Book of Martyrs.” These home restraints and restrictions, however, in later years bore the fruits of respect and reverence for the Sabbath day, which this history will indicate in another place.

My limited education, which was largely confined to the three R’s, was gained at our country district school, which I attended during the winter months and worked on the farm during the summer. In English grammar I stood at the head, while in algebra and the higher mathematics I stood as a cipher at the foot of my class, Many mornings before getting out of bed I shook the snow from the coverings and stood with my feet in it while dressing. I had, however, ambitions for an education—some taste for good reading. When 19 years of age I tramped from our home to Mansfield, a distance of 12 miles, carrying with me a few dollars which I had saved up, and with these purchased at the Dimon Sturges Book Store, Rollin’s Ancient History in two volumes, and a copy of Addison’s Spectator, which I carried back to our home, and I still remember something of the pride and joy I then had in being the possessor of these books which compose a part of my present library.

My father died when I was 18, and being the eldest of the four children the care of the family devolved upon my mother and myself, a task that taxed our energies and ingenuity, but farm life never appealed to my tastes

—never had any special fascinations for me. In 1856 I became connected as a clerk with a general store belonging to Strong & Waring of Bellville, Ohio, to which place my mother afterwards moved and made her home until the time of her death. For the first three months service I received my board—that is, my food, and as an economic measure slept on an improvised bed in the store. For the first year succeeding these initial three months I was paid a salary of \$75.00 and did practically all of the hard and dirty work of such village stores at such times as I was not engaged in waiting on customers. I was an employee in this village store until the memorable year of 1861, when I volunteered in the three months service under Captain Miller Moody—went with the Company as far as Camp Chase at Columbus, where I was assigned to some clerical work in the office of the Colonel of the regiment. I was five feet ten and a half inches in height, weighed one hundred and twenty-eight pounds only, and the examining officers, after looking me over, evidently did not regard me as a proper or fit subject for military life and therefore I was not accepted as a volunteer soldier. After returning home I spent some time at Bellville in buying country produce and live stock, going with the latter to New York, Hagerstown, Md. and Martinsburg, West Virginia. It was at this last named place, where I had gone with a carload of mules for our Union army, that I first came in contact with any considerable number of our federal troops. General Patterson and ten thousand men under his command were encamped there.

One of my three partners (all of whom then resided in Mansfield) who was entrusted to procure the money from one of the Mansfield banks to carry on our business (at Bellville,) indulged in the slick practice of systemat-

ically taking out a fractional part of the currency for his own use, and then shipping the balance by express to me at Bellville. At the close of our season in the spring when this breach of trust was discovered, it was with some delay and much difficulty that this guilty party was brought face to face with his crime. The final adjustment of our business connections and transactions showed that my personal finances were not only at zero, but were one thousand dollars below that cipher mark, which certainly did not present an enthusiastic outlook nor an optimistic, comforting situation to a young man like myself starting out with an ambition to make his way in the world, with a young wife whose good opinion and respect I coveted beyond all things else. However, discouraged as I was, I did not give up and sulk in my tent. What appeared to me to be the manly thing to do under these discouraging conditions was to put on a little more steam—infuse into my activities what pluck and energy I could, which I did, and after a few years of strenuous tussle with the Fates I was permitted to stand again on my feet at the foot of the financial ladder with a determination to climb upward. After getting my feet squarely on terra firma once more I purchased a home on the west side of South Main Street in Mansfield, “on the hill,” for which I agreed to and did pay \$1800.00 in installments, out of the savings from my still limited earnings. Here my wife had a circle of warm and devoted friends among the women of the neighborhood, but these she lost one after another by death until all had been taken. This loss produced in her a feeling of such intense loneliness and isolation that she expressed her wish to me to establish a new home and make new friends in some other portion of the city. After a few weeks of delay, casting about and consideration,

she selected the property at No. 166 Park Avenue West, which I bought without having looked at it. This is still my home and my sanctuary.

While living in Bellville I was elected and served one term as township treasurer, with a small salary attached, which gave me a taste for politics and which afterwards led to my appointment as Deputy Sheriff of our county under John W. Strong, but no long time had elapsed before the scales fell from my eyes and disappointed as I was in my fellowmen I became so disgusted with the insincerity, hypocrisy, dishonesty and corruption of local politics that I resigned my office. For three or more years following this resignation I was first salesman in the general store of Strong & Hedrick, Mansfield, afterwards Strong, Felt & Ingersoll. Later on I spent some time in the service of the Adams Express Co. at Louisville, Kentucky and had a position in the money department of the Company at the time the soldiers of the Civil War were being paid off. For a period of seven years I was in the employ of the Blymyer Bros. in Mansfield, selling house furnishing goods and other merchandise both in the store and on the road. It was during this engagement that I accepted the local agency of five Fire Insurance Companies, for which I did a fair business, but that great fire—that historic conflagration in Chicago in October, 1871 played havoc with my arrangements and plans—wiped these all out and left me without a job so far as the Insurance business was concerned. With this unlooked for and unwelcome personal disaster there also confronted me the interests of my insurance customers, many of whom were mechanics in moderate circumstances. A list of my policyholders and their policies was promptly made out and given to the local agents of the Insurance Company of North America

with instructions to protect my patrons with insurance in that Company, and of which action on my part they were promptly advised. It probably was this transaction more than any other that led to my official connection with that Company. So the day of my trouble and anxiety—the day among the darkest of my life turned out to be the turning point for a broader, a more active—a more useful place in the world's activities.

Early in January 1872, while recovering from a serious injury which had blinded me temporarily, Mr. John P. Vance, a personal friend and the State Agent of the Insurance Company of North America for Ohio, called several times at my home to comfort and console me, and during one of these sympathetic visits he suggested for rest and diversion a two week's job on the road as Special Agent under him, which after some hesitation I accepted, and with no other expectation than that it would end in two weeks or with the termination of the engagement. After having returned and having presented my report, which Mr. Vance not only approved, but complimented me by saying that my work was entirely satisfactory and filled the bill completely. He then asked me to continue a while longer in his service saying that he had some additional field work that I, without experience, could do as well as a person having experience on the road, and with this beginning, this start for higher things and without any other contract or agreement I have been in the continuous service of the Insurance Company of North America for almost forty-nine years. My engagement or rather my work as Special Agent for the Company began February 14th, 1872, St. Valentine's Day, the day when birds are supposed to mate, which I think must have been a propitious day and a good omen for me.

My insurance education and training have been in what we might call the "old school," and my business habits, mind and character have been very largely shaped by General Agent Downing, in whose service I was continuously for thirty-eight years. There was nothing mean, small or narrow in his make-up, but he was one of the most complete all-around men I ever met. He believed this world was large enough for all—that there was plenty of elbow room for each and everyone and that it was the duty of everyone to be considerate and charitable with the mistakes and faults of others—to behave ourselves the best we could—act the part of true gentlemen and cultivate every opportunity for friendliness and good will.

When asked why I chose the Insurance business as my profession my reply has been—"Destiny." The need of money put me in the local business and a serious injury put me in the way of field work. My father, being an unqualified Calvinist, taught me the dangers and terrors of fire, and being a Baptist I had ocular demonstrations in the Marine branch. During his service as postmaster my attention was directed to Parcel Post, and in my dreams I could see the horse and mail bags yield place to our present and efficient railway service. My out-door duties and athletics had laid the foundation for a strenuous life and my commercial experiences were helpful in the adjustment of losses, so it would seem that an unseen hand was guiding my footsteps.

When I commenced traveling as a Special Agent there were no railroads in the Ohio River Valley between Parkersburg, W. Va. and Cincinnati—the only railroad station being at Portsmouth—the southern terminus of a branch running between that city and the village of

Hamden. The only means of travel in that section was by river boats, both great and small, boats that might be classed as good, bad and indifferent. It required about two weeks to make the trip and visit the agencies. There being no telegraph offices in the river towns there were no means for ascertaining when boats past due would probably arrive, and "watchful waiting" was often patience-trying. Passenger service by the railroads was not above criticism. Fewer trains were then run than now and many of these were run as accommodation trains, consisting of a number of freight, with a passenger car attached in the rear. Passenger trains were limited to 25 miles and freight trains to 10 miles an hour in their running schedules. There were no telegraph offices outside the cities; Pullman, chair and dining cars had not been invented. Passenger coaches were heated by stoves located in the ends and were lighted with large sperm candles fastened to the sides. Should D.....be designated as the meeting point for east and west bound trains, the train first coming had to wait 20 minutes, and in addition to this, 10 minutes for possible variation of watches, before proceeding to the next station. Cord wood was piled at different places along the tracks and when stops were made to supply this to the locomotive the fireman and brakeman (and frequently passengers) performed the work.

In going to Circleville, Chillicothe and Waverly from the northern or central part of Ohio we were obliged to use a stage coach that left Columbus daily at 3:00 o'clock P. M. Hotel accommodations were not of a high order—not first class by any means. The intrusion of unbidden company marching in squads into one's bedroom had to be endured and was of such common occurrence as to occasion but little comment

or surprise beyond the unspeakable words of the tortured victim. For fire in one's room we were required to put up an extra half dollar, and such a thing—such a luxury as a modern bath-room was practically unknown.

The field men educated and instructed the agents—made the rates and forms, and to all intents and purposes were the companies in the matter of underwriting. The first book for keeping a record of premium receipts was one that I had made for myself, and I still have it and keep it as a relic.

During the 38 years that I was in the service of General Agent Downing at Erie, Pa. I was State Agent not only for the Insurance Company of North America, but also for the Pennsylvania Fire, which Company afterwards moved its headquarters to Chicago, and its place in the Erie office was taken by the Philadelphia Underwriters. My field during most of this time of service covered the states of Ohio and West Virginia. For a number of years I was without an assistant and having the underwriting department, the local agents, and the adjustment of losses to look after, any of my friends familiar with these duties will readily admit that I had a sufficient amount of work on my hands to keep me busy and out of mischief.

When the General Agency of the Insurance Company of North America was moved from Erie to Chicago in 1910, it meant to me much more than the mere severance of business relations—it meant the breaking of family ties, but my respect, esteem and admiration for Assistant General Agent Johnson opened the way, with the approval of General Agent Downing, for me to transfer my loyalty to him without any special difficulty or embarrassment.

I have been a member of every state organization of Ohio field men (the Bureau organization excepted,) and have served several terms as President and also several terms as Secretary. I am also a member (one of the original) of the Northwestern Fire Underwriters Association—my membership antedating that of any other of the members, and am one of the original members of its Society of Life Members. At the annual meeting held in Columbus in December, 1915 I was honored with the Presidency of our Ohio Field Club, the position coming to me without solicitation, controversy or opposition.

For a year or more along in the seventies I was engaged in making rates in Ohio under the direction of and under a schedule promulgated by the National Board of Fire Underwriters, reporting my findings to Thomas H. Montgomery, General Agent of New York.

While living at Lucerne I got pleasure in fishing in Owl Creek and for this sport my equipment consisted of a limb of a tree for a pole, a linen thread for a line and a bent pin for a hook. This stream in which I then fished was near our home, a stream which to me then looked sufficiently large and important for navigation but which has since practically disappeared, leaving few if any traces of its former existence and importance. The fascination of this sport has clung to me like a fixed habit ever since. Later on in life I became infected with the golf microbe and my out of doors recreation has consisted almost wholly of playing this fascinating game.

My first vote was cast at Bellville in the spring of 1857 for School Directors, when it was challenged by a mercenary, skinny old merchant who was greatly opposed to the building of a new school building, which was

the issue—an insult which I have neither forgotten nor entirely forgiven.

When going into business as a clerk in Bellville in 1856 and for years thereafter, the only daily newspaper that came to our town was the Sandusky Register, and but one copy of that. During Presidential or State political campaigns or Sessions of Congress, or in fact when anything of unusual interest was occurring in our country it was the custom of the intelligent male citizens to meet regularly in our store, when one of the number (usually Dr. Smith) would read aloud for the benefit of the interested audience.

Up to and prior to 1856 there was very little money in circulation and much of our silver was of English or Canadian coinage. There were a number of banks (so-called) in the State, and counterfeit and worthless bank notes were so common that we were obliged to examine almost every bill taken in, using the National Bank Note Detector for this purpose to ascertain not only whether it was genuine or not, but also what the discount was on it. Much of our merchandise was exchanged for barter or country produce, of which we took in practically everything the farmers had to dispose of. In some instances we accepted notes in settlement of accounts and then traded these notes for horses, which we shipped to eastern markets and sold for money, with which we paid bills for merchandise bought from eastern jobbers.

During the summer of 1897, accompanied by Rev. D. J. Meese and Mr. John W. Wagner, I made a somewhat extended journey through Europe, which occupied about four months. We left New York on the Danish S. S. Amerika in the month of May and landed after a twelve days voyage in Christiania, Norway. On

the nights of the 3rd, 4th and 5th of July we were 300 or more miles beyond the Arctic Circle—beyond the northern coast of Iceland, in the “Land of the Midnight Sun,” when we saw that luminary at midnight amid clouds that were deeply, beautifully and gorgeously tinted with almost every conceivable color. It was certainly a glorious sight, and at 12:00 o’clock midnight July 4th, standing on the upper deck of the S. S. Mira with my back to the sun, its light shining squarely upon the face of my open Bible, I read the 19th Psalm.

We visited Norway, Sweden, Denmark, Belgium, Germany, France, Switzerland, England, Scotland, Ireland, Wales, and passed through the western part of Austria-Hungary, stopping at the celebrated Springs of Carlsbad.

I took with me on this trip a small silk American flag which, through the courtesy of the Captain of the Mira, had a conspicuous place on our ship’s table. On the Fourth of July we observed and celebrated our Independence Day as American citizens, and near midnight, out in the open sea, the passengers and crew joining, we sang “America” as we never sang it before.

About 9:00 o’clock on the evening of July 3rd, with the aid of ropes fastened to stanchions driven in the crevices of the rocks, we climbed to the top of Nord-Kap—two thousand feet above the waters of the Arctic, and at 11:00 o’clock that night I placed my little American flag on the base of a granite shaft—a monolith erected to commemorate a visit of King Oscar of Norway and Sweden, and in a drizzling rain took a very fair kodak picture of it, which I still have in my possession, probably the only picture of the kind in existence.

The captain of the Mira, who had been sailing up and down that Norway coast for seventeen years, said to me

that he had never before seen that Northern sky so beautiful as it was on that night of July. Facing, and inspired as we were by the wonderful and indescribably beautiful sight, our feelings found vent in singing "Praise God, from Whom All Blessings Flow."

By placing colored or tinted glass over the lens of my kodak I succeeded in getting some fair pictures of the Midnight Sun, which I had been told was an impossible thing to do.

Our passenger list on the S. S. Mira from Bergen to Nord-Kap comprised the names of people from the United States, England, Germany, Italy, France and from practically every nation in Europe. I was assigned to a cabin on the upper deck with a German Duke (I do not recall his name), and though he could not speak English and I could not speak German, we managed by nods, signs and gestures to get along quite amicably and comfortably, and when the time came for us to part he gave evidence of having formed some attachment for me—something I would not permit in this year 1920.

On a Saturday evening while journeying northward in the Arctic sea, a committee consisting of three Englishmen approached me and asked me for a private interview. It seemed they had ascertained in some way that one of our party was a Minister of the Gospel, and it was their desire to observe their common custom and have religious services conducted on the ship on the following morning, Sunday. Just why they should have overlooked my ministerial companion and selected me as the representative of that sacred office is something that I have never been able to understand, but the incident afforded both my companion and myself considerable amusement.

We had with us as a passenger on our trip across the ocean, Colonel Savage, a fiction writer of some notoriety—the author of “My Unofficial Wife,” and a number of other books, whom we found to be a man of wide information and a remarkable conversationalist. He, with his wife, who was a member of the Russian nobility, were on their way to that country to spend the summer, and he, for the additional purpose of hunting in the mountains. I spent many pleasant hours with the Colonel, who gave me much valuable information relative to the countries we expected to visit.

I visited Lapland and with a number of other travelers made the trip back into the country to a community or settlement of Laplanders and their dogs, where was corralled a large herd of reindeer. By signs and gestures I succeeded in making an old female Lapp, who was seated on some loose straw in a wigwam making thread from the sinews of a reindeer, understand that I wanted some reindeer milk. Her husband (supposedly) caught a cow with a lasso—held it tight with its face against his body while the old woman succeeded in getting about a tea-cupful of milk, which I drank from a wooden bowl that certainly was far from clean to start with and was made no more sanitary as she wiped it out with a rag that served as a door-mat of her smoky wigwam. None of the other travelers with me who were spectators and witnessed what I did seemed to have any special fondness for milk just at the time, so I alone had this experience in Lapland. These people are not troubled with modern germ problems.

At Bergen, Norway we visited a leper hospital—a government institution—saw and conversed with a number of these hopeless, afflicted people. There are three such hospitals in Norway.

At a whaling station on the west coast of Norway we saw at close range a number of freshly caught whales that had been pulled up on the sandy beach and from the whaling seamen we learned a good deal about how they were caught and killed—the disposition that was made of their huge carcasses and the various uses they were put to.

From Scotland I made a trip to the Isle of Man—the home of the Manxman—the land of strange legend, of curious myths, and tailless cats. I crossed the Island from Douglass, the capitol, to the old Castle on the west coast, passed twice the home of Hall Caine, traveled over the Island from the south to the zinc mines in the north, where is said to be operated the largest water-power wheel in the world—seventy-two feet across. In Douglass I saw hedges of fuchias—some the size of small trees, eight and ten feet high. This beautiful city is located on a charming circular Bay and is a popular resort for English people. The beach is admirably adapted for bathing purposes and bathers are hauled into and out of the water in closed vans.

After returning to Mansfield from my European trip I listened to some flattering invitations to deliver a couple or more public lectures, and in an unguarded moment I yielded to the temptation and fell. The few appearances I made in this capacity were not hailed with that enthusiasm I had expected and receiving no urgent return calls I retired from the platform, finding comfort and consolation in the experience of another traveler and lecturer. “In fame’s temple there are always to be found a niche for rich dunces—important scoundrels and successful butchers of the human race.”

The query will naturally arise—what has all this to do with Insurance history? At first sight it would appear that they bear but little if any relation to each other, but during all these years my insurance business and my outside activities have run in parallel lines. There is much truth in the saying: “Satan will find work for idle hands to do.” As a general proposition the men who devote their time, their energies and activities to different and worthy causes get the most out of life. No person can without loss and injury, confine the mind and thoughts to a single narrow groove or channel. To keep both body and mind active and alert—to keep character well balanced and rounded out they must be interested and employed in diversified objects. Approaching, as I am, my eighty-third mile stone, I can say with the confidence of experience that my good health—my ambition and my ability to work lie within the possibilities of the average man. They may cost self-denial and sacrifice, but they are worth the coin. And yet—“When all is summed up, a man never speaks of himself without loss—his accusations of himself are always believed—his praises never.”

In the final adjustment of all things, whether the little good I have done in the world will outweigh all that may be placed over against it is something that gives me no little concern, but I must leave the determination of all this with my Heavenly Father who I am sure will deal justly and mercifully.

In conclusion I desire to say that in my long business career I have never wilfully nor knowingly injured or done an injustice to any of my brethren. It has long been my belief that the practice of the Golden Rule is the safest and surest means to happiness and success. That I have made mistakes and many of them I must

admit, but I trust that in the sweet spirit of charity none of these are or will be laid up against me.

Gangs

One of the most inviting fields for criminal plunder is fire insurance. The risk of detection and punishment are reduced to a minimum, for the reason that all evidences of guilt are commonly destroyed in the fire. The booty comes with a remarkable degree of certainty.

Arson is not an uncommon crime—is not confined to any one section of our country, neither is it confined wholly to individual action. In some of our large cities, namely New York and Chicago, there have been gangs organized for the single purpose of burning properties and defrauding the insurance companies. In many cases the losses have been adjusted by members of the gang and large amounts of money fraudulently taken from the insurance companies. These operations, however, have not been confined wholly to our large cities. One of the most active, efficient and pernicious of these was located in the northwestern section of our own State.

A full and complete history of this gang would read more like an improbable detective story than a statement of facts. Just when, where and by whom it had its conception is not known, but the fact that it maintained an active existence for a number of years—collected from the fire insurance companies an amount estimated at \$1,500,000.00—had a membership of eighty men—burned scores of properties and collected the insurance money without detection, would indicate executive and organizing abilities of no mean order.

The center of its activities were Fayette, Alvordton and West Unity, but it operated in three counties in Northwestern Ohio and in two adjoining counties in Michigan and Indiana. Their practices were reduced to a science. Men of wealth and influence and good reputation were members and if any time any one of them should fall under suspicion, the others were able to cower by threats, any attempts at exposure.

Mr. George E. Letcher was the guiding spirit, in him was the brain of this gang. He was the superior of all of his associates in cunning and in designing and planning. He had been a prominent merchant in Bryan and had moved from there to Fayette where he owned and operated a bank, a drug store, an elevator, a saw mill and numerous other properties.

Conditions were so bad and the outlook became so alarming that a number of the companies withdrew from that section of the State, and others cancelled all their outstanding risks. This fact did not however produce any decrease in the number of fires.

The scheme for burning properties were commonly planned in a back room of Letcher's Fayette Bank. The culminating crime came with a fire which burned a number of buildings and stocks at Montpelier, Ohio. Two members, who were to be the direct beneficiaries refused to divide their usufruct with the party starting the fire. The scheme for this crime had been planned by Letcher and the agent of the gang.

Mr. Jack Page, commonly called "Old Jack," was the active and operating agent, helped to plan the various fires and put the plans in execution. He came from England to America in 1842, and in 1850 settled on a farm in Fulton County, where he prospered and acquired some property. He was commonly regarded as a good

citizen—was a quiet, unassuming person and bore a good reputation in the community in which he lived. For some unknown reasons, suspicions were entertained against him in connection with the Montpelier fire.

In January 1893 he was induced to visit a couple of "old friends" in Toledo, where, after a long interview, he made a full confession in the presence of these friends and a representative of the Fire Marshal's Department. The successes of the gang and their ability to establish an alibi and defeat prosecution had emboldened them to such an extent that they decided to dispense with the services of Mr. Page or at least to no longer allow him to share in their plunder. This action on their part grieved the old man—embittered him against the other members and probably was the reason why he made the confession.

In the following February, during the term of Court at Bryan, while old Jack was being tried for the Montpelier crime, he made a full and lengthy confession—changed his attitude and became the leading witness for the State. During the following May other cases were presented to the Grand Jury of Williams County and a number of parties were indicted. These were followed by investigations made by the Fire Marshal's Department in Fulton and Lucas Counties, aggregating seventy in all.

Mr. George Letcher fled the country—moved from Fayette to South Dakota, thence to Minneapolis, Minn. thence to San Jose, California and fires at each location marked his trail across the country. In November, 1904 he was arrested in California and brought back to Ohio, tried in the Fulton County Court for complicity in these fires, and sentenced to the penitentiary for a term of five years.

In some instances the policies involved had been issued directly to Letcher, while in others they had been made payable to him as mortgagee.

The Prosecuting Attorneys of both Williams and Fulton Counties co-operated in these prosecutions to the fullest extent and rendered material service to the Fire Marshal in the successful prosecution of the cases. Twenty-seven of these guilty parties were sentenced to spend a few years in a public institution in Columbus where striped clothes designated them as criminals and served as a constant reminder to them of their guilt.

The successful prosecution and conviction of these criminals and the breaking up of this organized gang reflect special credit on the administration of Fire Marshal Hollenbeck.

The Law of Rest

There are certain great and immutable laws that govern in the affairs of the universe and with equal truth and force in the affairs of men which cannot be violated nor disregarded with impunity. Nature is inexorable in her demands and the highest degree of happiness that can come to us, is the reflex of being true to ourselves and of the good services we render to others, an eternal truth which we are slow to learn and appropriate to ourselves. It is true that our beneficent deeds are often rewarded with base coin, but in the long run they receive grateful recompense.

All right doing brings with it its own reward, while to all wrong doing a penalty is attached from which there is no escape. If we commit a wrong act against ourselves, our families, our fellowman, or against society we will, sooner or later, and in some form or other have to face the penalty, and the man who governs his life and

conduct in this belief will avoid many causes for repentance and sorrow.

Regardless of any beliefs we may hold or of any theories we may advance, the necessity for recreation and a "Day of Rest" is ineradicably implanted in things both animate and inanimate. Divest the subject of all its religious associations and treat it from either a humanitarian or a scientific stand point and it will still assume a significance not commonly accorded to it. Experiments made by eminent scientists of Europe with their soldiers in service—with their workingmen—with their domestic animals used in the performance of labor, with locomotives and with machinery, have conclusively proven the existence of a law demanding rest at regular intervals. Further experiments were made by observing every sixth and others by observing every eighth day, but the results were such as to convince these scientists that there was a fixed and an unchangeable law making one day in every seven the fixed and determined day for rest, and that its observance was essential to human happiness and efficiency. The question will, I presume, naturally arise, "What has this to do with either history or insurance?" It is thrown in here with the injunction—"Think on these things."

Whatever our inclinations are—whatever our beliefs may be, these will neither alter nor change the fact that such a Law is in force and to an appreciable extent controls our lives and usefulness—our minds and our bodies.

It has been well for me to think often and seriously of my insignificance—that I am only an atom in this world and as such atom but a minute part of the great universe created and controlled by an Infinite Power we call God. Such thoughts play havoc with my egoism.

Cleveland

No records are available showing either the date when the first Fire Insurance Agency was established in Cleveland, or who was the first Agent. Mr. Samuel Cowles was appointed Agent of one of the Hartford Companies in 1819. In 1846 the population of the city was 10,000 and the Companies were represented in eight local agencies—enough to not only write all the risks offered, but to bring about the usual results—sharp competition and a general demoralization of the business. Harkening to the cry “Watchman, what of the night?”—the local agents met on the 22nd day of June of that year and subscribed to the following agreement:

Rates of Premiums of Fire Risks

Established by the Insurance Agents of Cleveland, Ohio, June 22, 1846.

Dwelling Houses

1st	A building occupied entirely as a dwelling constructed of stone or brick, with chimneys standing upon the same foundation; stoves and pipes, if any, safely placed and well secured, one hundred feet or more distant from other buildings.....	\$.50
2nd	If endangered by other buildings.....	.60
3rd	If in a row of three and not more than six like buildings	1.00
4th	A frame building, occupied entirely as a dwelling; chimneys, stoves and pipes as in first class; one hundred feet or more distant from other buildings62½
5th	If adjoining or within ten feet of another like building85

6th	If adjoining or within ten feet of two like buildings	\$1.00
7th	If in a row of three and not more than six like buildings	1.25
8th	If occupied as stores, or some of them so occupied, 25 cents to be added to the above rates. If a chimney or hearth stands upon beams, 25 cents to be added to the above premiums.	
9th	Taverns and hotels in the country, distant one hundred feet or more from the barn and stable, and no other exposure..... A proper addition to this premium for any other exposure.	1.50
10th	Tavern barns and contents.....	2.00
11th	Dwellings of the first class, in the country....	.62½
12th	Dwellings of the second class, in the country	.75
13th	Dwellings of the fourth class, in the country	.75
14th	Dwellings of the fifth class, in the country....	1.00

Cleveland

Bank Street

Wooden buildings from Superior to St. Clair streets	\$2.00
Brick building corner of St. Clair and Bank streets.....	1.50

Seneca Street

West side, from Superior street to St. Clair street	2.00
East side, from Superior street to St. Clair street	1.25
From Lyon's to Plane Factory.....	1.50
Plane Factory	3.00

Warehouses

	B	C
Gilletts and to Canal	\$1.50	\$1.25
Canal to Superior Lane.....	2.00	1.50
Superior Lane to Scotts.....	2.50	2.00

St. Clair to Winslows.....	\$2.00	\$2.00
Harney & Co. to B. F. Smith & Co.....	1.75	1.50
A. Seymour & Co. to Levi Johnson's.....	1.50	1.25

Hotels

American House.....	\$1.25
Franklin House	1.25
Weddell House	1.25
St. Clair House.....	2.00
United States Hotel	2.50

We, the undersigned Agents of Insurance Companies set against our respective names, hereby agree to be governed by the above table of Premiums; and further that in no case shall risks be taken for a less rate than is above specified.

J. L. Weatherly,	North Western Insurance Co.
	Pelican Mutual Insurance Co.
N. C. Winslow,	Howard Insurance Co.
	National Insurance Company of New York
J. Morrison,	Columbus Insurance Company
M. B. Scott,	Williamsburg Insurance Company
C. O. Carlton,	Aetna Insurance Company
	Protection Insurance Co., Hartford, Conn.
H. F. Brayton,	New York Equitable Insurance Co.
H. & E. Gaylord,	Hartford Fire Insurance Company
Lawrence & Wright,	Mutual Safety Ins. Co. of N. Y.

In rating the different properties, the agents used the "Block System"—a system that had never been before, nor has ever since been used, so far as is known.

To embrace all the risks located between two streets and give them the one and same estimate, was a quick and easy way of rating them. It eliminated all complaints of favoritism and discrimination.

The Fire Insurance Business was treated as a side line. Mr. C. C. Carlton who represented the Aetna and who practically did the leading business, was a merchant, and a sign at the entrance or the front door of his store gave notice that his office hours were from 10 to 12 A. M. and 3 to 5 P. M.

Personal solicitation of business was unknown and it would have been regarded as unprofessional and unbecoming to the dignity of the profession. Persons desiring insurance were expected to visit the agent's office—make their applications, secure their policies and pay for them as they would in purchasing drafts at the bank.

The Fire Insurance Business had practically the same standing in the community as any of the learned professions.

A meeting of the Underwriters of Cleveland was held at the office of the State Fire Insurance Company, on the evening of the twenty-sixth day of March, 1866, under the following call:

The Undersigned Insurance Underwriters doing business in the City of Cleveland and vicinity agree to join a Board of Fire Underwriters for the purpose of securing a uniform tariff of rates:

(Signed) Aaron Clark,
Runnells & Manchester,
Mr. Hessemueller,
Geo. A. Tisdale,
L. D. Hudson,
S. S. Coe,
H. F. Brayton,
Jno. & G. Jennings,
Fox & Witter,
E. C. Rouse,
J. H. Underwood,
J. Mueller,
C. C. Baldwin,

On motion the rates as printed were adopted.

At the meeting of the Board of Fire Underwriters held at the office of the Sun Fire Insurance Company, on Tuesday, February 12, 1867, the following officers were elected:

President.....S. S. Coe,

Vice-President.....B. Seymour,

Treasurer.....E. Hessenmueller,

Executive Committee { E. C. Rouse
 { James W. Lee
 { G. A. Bemis

Mr. Henry M. Brooks knew personally and transacted business with some of the agents mentioned. He commenced as a local agent in 1866 and in 1868, he had made such a success of his agency as to attract the attention of the New York Underwriters Insurance Company, of which he was then appointed Special Agent—hence in this year—1920—he is celebrating his 52nd year as a Field Man.

For a number of years he traveled for the London Assurance Company, but of late years he has been manager for the Hartford Fire Insurance Company for Northern Ohio. He is a charter member of "Honored Associates." Among his cherished possessions he still has his original expense book, containing a statement of his traveling expenses and copies of his reports to the company on Youngstown, Warren and Akron.

Chillicothe

In a new country where the buildings are generally constructed of wood, losses by fire have been frequent and excessive and even conflagrations have not been unknown. Even in our own State these have not been an

exception to the general rule. One of the most serious disasters of this kind within our borders, occurred in Chillicothe, in April, 1852, destroying more than 350 buildings and cost the Aetna Insurance Company \$102,000. Chillicothe, it will be remembered, was the first and for many years the Capitol of our commonwealth. Much of the property destroyed was uninsured and it was a long time before the City fully recovered from the loss.

Cincinnati

Fortunately a few brief sketches of the early history of Fire Insurance in Cincinnati have been preserved. Its excellent facilities for manufacturing and its superior advantages for the distribution of merchandise over a large area of territory attracted Eastern capital and capitalists and these in connection with the enterprise and public spirit of its citizens, made the city at that time the leading business center of the great middle west.

Largely owing to the lack of facilities for extinguishing fires, the investment of funds in fire insurance stocks did not appeal to the capitalists. But the city had grown and property values had so increased that in 1816, a local company known as the Cincinnati Insurance Company was organized to insure against loss from fire, but having no experience as a guide, it soon ran upon unseen reefs, leaving but little salvage from its wreckage.

A company with headquarters at Louisville, Kentucky did quite an extensive and profitable business—had for some years practically a monopoly of it in Cincinnati, and its profits were so phenomenal that the management decided to accept a “sure thing” for

themselves, by a division of the surplus rather than take chances with the uncertainties of further operations.

A few years later, a stock company was organized with Cincinnati capital and with very flattering promises of success, but owing to dissensions among its stockholders and its inharmonious management, it passed out of existence early in its fitful career.

The following rules relative to additional insurance and the payment of premiums were adopted and for a time were observed.

“When the privilege of further insurance is asked for, it may be granted but only for a specific sum and the practice of granting privilege of further insurance by agencies shall be discontinued.”

“All fire premiums shall be paid in cash or its equivalent on the delivery of the policy and in no case shall the fire premiums be charged to account.

When the Cincinnati Equitable Fire Insurance Company was organized in 1826, the city limits were defined as being from the Ohio River to 7th St., and from Eggles-ton Avenue to Central Avenue. A census taken at that time gave the population of Cincinnati as 16,230, and the city as being made up of

Four Story Buildings.....	17
Three Story Buildings.....	146
Two Story Buildings.....	1682
One Story Buildings.....	650
Total.....	<u>2495</u>

The Cincinnati Equitable Insurance Company has had an honorable and a successful career and still occupies a prominent position in the business interests of the “Queen City” which has also been widely known as the “Paris of America.”

The fire engines of the Cincinnati Department have long held high rank for their power and efficiency, but the one branch of their Public Service, which stands out by itself—prominent and unsurpassed—is their Salvage Corps, organized and managed by that brave and intelligent official, Capt. J. J. Conway, whose good name is known and whose valuable work has received recognition throughout our country.

Just how many stock Fire Insurance Companies have been organized in Cincinnati, cannot, without considerable research be determined, but fifty would, it seems, be a conservative estimate. In 1871, there were thirty three local Companies in that city, and in 1873—two years later—this number had been reduced to twenty three, and of these, two only are now doing business and these two are operating under one management.

If the graves of these departed companies could be artistically arranged they would make a picturesque cemetery and one worthy of a monument bearing the inscription:

In Memoriam

Respectfully Dedicated
in
Commemoration of the Mistaken Beliefs
that the
Fire Insurance Business was a Gold Mine
Yielding up its
Hidden Treasures
at the waving of some magic wand
but instead has led us
to disaster and untimely death.

In Terrorem.

Dayton

Owing to its own local companies, Dayton, for many years was, and rightly, regarded as an Insurance Center for Stock Fire Insurance. A number of these companies were organized and conducted their operations with credit and success. Their managements were in the hands of careful, successful and conservative business men and these organizations were regarded with satisfaction by their stockholders and in high esteem by the citizens of that City.

The following Companies re-insured their outstanding risks and retired from the field with honor and without loss to their stockholders:

Cooper—re-insured in the North British and Mercantile
Dayton—re-insured in the Home of New York

Firemen—re-insured in the National of Connecticut

Miami Valley—re-insured in the National of Connecticut
Ohio Insurance Company—re-insured in the North
British and Mercantile.

The Columbia was organized in 1881 and has since maintained an important place in the insurance business in Ohio. It would be difficult to dissociate its name from that of Mr. O. I. Gunckel, who has been its Secretary and General Manager, and who has been closely and actively identified with its history since its organization.

The Teutonia was organized in 1865 and its position in the family of fire insurance companies has been somewhat unique and has had a clientage of its own among the smaller insurers throughout the State, and has had an exceptionally low loss ratio. It has always been the policy of this Company to conduct its affairs along safe and conservative lines. During the late world war the Company changed its name to the Reliable Insurance Company.

Mansfield

Mansfield has long been recognized by the Citizens of Ohio as an Insurance Center. At the present time there are six Mutual Companies, including the Masonic Accident, with home offices here. The oldest of these is the Richland Mutual, which was organized in February, 1850. Mr. J. H. Cook assisted in the organization and served as its President for more than a quarter of a century. During its seventy years of continual and successful business experience it has had but five Presidents, one of whom, Mr. Hiram R. Smith, lived to a remarkable age and whose span of life was 99 years and 10 months. During his incumbency of this office he took an active interest in the affairs of the Company and by his right judgement and conservative methods contributed materially to the success, good name and public confidence of the organization. His son Richmond Smith, (better known as Dick) entered the service of the Company in 1870 and was elected its Secretary in 1874, since which time he has been its Secretary, General Manager, Special Agent and Adjuster. The Company has always maintained a fixed policy in the conduct of its business and has operated along conservative lines and has been governed very largely by its past experiences. It has steered clear of all alluring and untried schemes. It is a matter of pride to the officers of this Company that in its long history no stain of dishonor rests upon it.

The Mansfield Mutual of which Mr. J. M. Cook is Secretary, was organized in 1876 by Mr. J. H. Emminger, who in some respects stood in a class by himself. He had certain strong characteristics as well as will power. Many of our Field men and local agents will remember him for his jovial and genial nature—his big-

ness and kindness of heart and his ever willingness to help others. He was the Company's Secretary until the time of his death.

The other Companies are the

Merchants & Mfrs Mutual	G. W. DeYarmon, Secretary
Lumbermans Mutual	W. H. G. Kegg, Secretary
Great American Mutual	H. R. Endly, Secretary
Masonic Accident	E. G. Robinson, Secretary

Zanesville

Probably the oldest fire insurance register in Ohio is in the possession of Mr. W. E. Guthrie of Zanesville, and is of the size and shape of ordinary foolscap paper. A Mr. Dillon, who was the local agent of the Aetna Insurance Company in that city, made this register and had it bound, and the first entry made in it was with a goose-quill pen, in a beautiful round hand. This entry was Policy No. 1 for the sum of \$2500.00 for the term of one year, covering on a stock of merchandise contained in a frame building at the rate of 45 cents and dated January 23, 1816. Another policy was issued by him to Mr. N. W. Graham for the sum of \$1000.00, divided as follows: \$900.00 covering on 300 barrels of flour and \$100.00 on five casks of tallow, for the term of three months, while contained in a frame warehouse, premium \$4.40. This building is still standing on a bank of the canal.

Among Agent Dillon's papers was found a letter from the Home office at Hartford in response to an order for policies, saying—"Your order has been received and policies are tied up and ready to send, but we know of no way to get them to you." Evidently they were waiting

to find some party or person going to Zanesville by whom they might send them.

The last entry in this old register was Policy No. 234, issued February 27, 1847. So in the 31 years it seems that he issued through his agency 234 policies. When policies expired and were not renewed, it was his custom to mark them "Cancelled."

While we who are alive and active in the business today—while we occupy the center of the stage, we should not be unmindful of the actors who have preceded us—who have played their parts and passed behind the curtain to respond to no more applause or encores—to be seen and heard no more. The play, which is a long one with many scenes, acts and players, cannot be understood without some knowledge of its history and of the men who have preceded us.

For a number of years, three Agents, Mr. A. C. Ross, Mr. G. W. Thompson and Mr. Joseph Crosby, practically controlled the Fire Insurance business in Zanesville. Each maintained his own office, but they all worked in perfect harmony like a nicely adjusted machine. They had no written agreement between them and neither of them would take a risk from either of the other two until after a personal explanation and permission to do so. No outsider could successfully break into the business without first securing the consent of these three gentlemen.

Mr. Ross was a jeweler by trade, a fine mechanic and was the first telegraph operator in that part of the State. He possessed considerable artistic ability and did sketching of natural scenery. He and General Granger, who also did sketching of natural scenery, were each others critics of their work. Mr. Ross made a working telephone and also a working microphone before having seen either.

During the "Hard Cider and Log Cabin" campaign of 1844, he wrote and set to music, the popular song "Tippecanoe and Tyler Too." He was asked to sing this at a Whig Meeting in Columbus, where it was quite favorably received. Shortly after and while visiting in New York, he attended a Mass Convention in Cooper Institute, when the Chairman extended an invitation to anyone in the audience to come forward and give them a song. After waiting a short time, and there being no response, Mr. Ross ascended the stage—said that he was from Ohio, and that if there was no one else to sing, he would give them a home song, and he soon had the audience worked up to a high pitch of enthusiasm. These words and music were immediately printed, and soon all parts of the country came to know the song and few, if any, ever attained greater popularity. It was an important factor in the election of Harrison & Tyler, to the offices of President and Vice-President of the United States.

Mr. Crosby was a bachelor and gave much of his time to literature. He had a very large Shakespearean collection and was commonly regarded as one of the best Shakespearean scholars in the state. Mr. Thompson was a merchant and conducted his store in connection with his insurance business. An item of interest appears in a letter written to one of these agents by a Company he represented, saying to him that the rates of their Grist Mills would be $1\frac{1}{2}$ run night and $1\frac{1}{4}$ when run in daylight only.

Adjustments

“Lowliness is a young ambitious ladder, whereto the climber upwards turns his face, and when he once attains the utmost round, he then unto the ladder turns his back, looks into the clouds, scorning the base degrees by which he did ascend.”

Almost without exception, young men entering the field service succumbed to the music of the buzzing bee in their bonnets to adjust losses, and to acquire the reputation of being a “good adjuster” which was not only their highest ambition but it was to reach the mountain peak in their business or professional career.

While this was a sort of a “Will o’ the Wisp” to be chased, the companies themselves were not wholly without responsibility for it, and for the reason that they commonly regarded the good adjuster with the greater favor and paid him a higher salary. Less attention was given at that time than now on the part of the companies and special agents to securing large lines on choice risks, which experience has shown can be written at low rates and with fair profit. This practice was economy at the wrong end of the line.

For thirty years my time was almost wholly taken up with the adjustment of losses, and while I had many peculiar, exciting and interesting experiences no one has ever heard me speak either boastingly or publicly of them. The fact is the loose and careless boasting of the sharp practices on the part of adjusters in the adjustment of claims brought the companies into disfavor and disrepute in many localities, and has contributed to a very large extent to the prevailing prejudices against them in the minds of the assured, and the enactment of some of our iniquitous laws.

Having never been guilty of exploiting my achievements and having made it a rule to not relate my individual experiences in this branch of the service, I believe that my friends will, and not unwillingly indulge me in relating some of my personal experiences in the Adjustment of Losses, in order the younger members of our profession may know what was then required of the Field Man under the head of Special Agency work.

Proper Names

To the Etymologist the study of words is an interesting one and especially the names of persons. The ancient Hebrews gave names to their offspring which commonly indicated their characteristics. Whether their names were first given them and their characters afterwards so moulded as to fit or interpret their names, or whether their names were given them after their predominant characteristics were determined, is not a material matter, but this fitness of names to characters still prevails among us to some extent.

A perusal of some of my experiences in the adjustment of losses will call attention to this singular fitness of names to the characters of the parties on whom they were bestowed and with whom I had some novel business relations.

“Man’s name is not like a mantle which merely hangs about him, and which one perchance may safely twitch and pull, but a perfect fitting garment, which, like the skin, has grown over him, at which one cannot rake and scrape without injuring the name itself.”

My First Adjustment

The day, which had been a dismal and gloomy one, was drawing to a close when a messenger boy handed me a telegram directed to my superior officer, advising of a loss under Policy No. _____, B_____ Ohio agency. When I received instructions on the following day to journey to that agency and adjust this loss, I will admit that I saw visions of the fulfilment of my ambitious dreams. Calling upon our agent I learned that our loss consisted of a damage to a brick wall of a two story building and was caused from an external exposure. The assured, Mrs. Hilda Trump, (Hilda Shawnessy prior to the first of her three adventures in matrimony) a product of the Green Isle of Erin, had three grown up husky sons, and if any combination could be fixed up that would tax the resources and discourage the beginner more than this, I have never been able to figure it out. After two days of figuring, arguing and wrangling the loss was "compromised" at \$379.00, and it required four pages of closely written sheets of letter paper to explain to the General Agent the skill and success with which I had handled this, my first adjustment. In after years, when reviewing this experience, I discovered that the actual loss did not exceed \$150.00 and that the Company had paid for this schooling or education of mine \$229.00—something not unlike what many other companies have done.

Baby Clothes

They were both of Dutch descent. The husband was a steady, industrious mechanic, and the wife, a frugal, healthy rosy cheeked woman.

Their home was in the second story of a three story

brick block. After we had agreed on the damages to their household belongings—item by item—the wife asked her husband to absent himself until called for, saying that she wished to have a private talk with me. The next few minutes were given up to wondering what was coming.

There was not at that time an heir apparent in their little home, but it was quite apparent that an heir was among their early hopes and expectations. Conducting me to a small bedroom she uncovered and took from a large box a full outfit of baby clothes.

When doing this she said: "Mr. B——, you must know what we are expecting in our little home. No one except myself, not even my husband or mother, has ever seen these and I think I should be allowed something to put them in good condition, don't you?"

Her manifested confidence in me, her delicate modesty and her beautiful motherly instinct gripped my heart and at the end of a long schedule, I added: "One lot of baby clothes" and figures that made her happy.

Sour Milk

When the innocent, unsophisticated granger is unable to make up and present a claim for loss by lightning on live stock, it is evident that he is facing the setting sun and that his inventive genius and mental discernment are on the decline. That thousands of dollars are paid out annually for dishonest claims of the class, no one familiar with the business will question.

A drive of a few miles from Forest, Ohio, brought me to the home of our claimant, a genial, modest, well-to-do farmer, and after presenting my credentials, I was personally conducted by him into the pasture field that I

might view the victim of a recent lightning stroke—what had been his best and most valuable cow.

I found “Sukie” in a bunch of bushes, chewing her cud in supreme contentment, fighting off the flies with her switching tail and evincing no indications that she was not in her normal condition both in body and instincts. In his reply to my direct request to show me some evidence to substantiate his claim for loss, he admitted that he could not, but stated that ever since the lightning had struck that tree (pointing to it) in the pasture field, this cow had given sour milk. I then and there learned something that is not found in any of our Insurance text books nor in any instructions to Adjusters.

The Honest Jew

A number of adjusters were called to B——, Ohio to settle a loss of considerable magnitude on a stock of clothing and gents’ furnishing goods. The fire had communicated to adjoining rooms and there were a number of other stocks either destroyed or seriously damaged. The stock of merchandise we had for attention was only partially destroyed—quite a large percentage of it having been saved in a damaged condition. We found the claimants’ books apparently in good shape and the amount of stock claimed to be on hand at the time of the fire was easily determined from such records as were furnished us. The adjustment consumed about four days and the assured, a child of the circumcision, impressed us all with his absolute honesty, his fairness and his disposition to do only what was right and just between himself and the companies interested. In the evening of the day of which the loss was closed the assured tendered the Adjusters a banquet at one of the

Hotels, where we all had a jolly uproarious, time, as well as an intellectual feast. Mr. W. B. Cornell, who represented the N. B. & M., and who was quite a ready writer, composed and wrote some verses on "The Honest Jew," which were published in our Insurance Journals. We all left with a feeling of assurance that we had met one Hebrew, who like Caesar's wife was above suspicion.

In a few weeks thereafter while visiting our Agency at B——, an Ex-Judge of the Common Pleas Court, and a prominent citizen of that city expressed a wish to have a private talk with me in regard to the adjustment of this "Honest Jew" loss. He wanted to know among other things "why in Hell you ever paid it." Through some means it had become common knowledge that the assured had under cover of darkness and prior to the fire, removed his stock of trimmings, linings, silks and other expensive goods to his home and that they were there duly packed at the time of the fire. His statement not only bore evidence of being true, but easy of confirmation. We felt that we had been sold out—body and breeches, duped and beaten in a "shell game," and did not have sufficient courage to either admit it, or open up the case and expose an "Honest Hebrew," who sat at the table with cards up his sleeve.

"To a Wolf in Cheap Clothing" and not "A Wolf
in Sheeps Clothing."

In all my experience as Adjuster,
And I've ransacked Memory through
I've never met such a "regular buster,"
As I found mein freund, David in you.

You tell me with utmost nonchalance,
And in your card the idea convey,
That "Conscience" squares your "Trial Balance"
But David, you shpells it mit a "K."

For "Shop-keepers" "Memory" and "Stealings"
Perhaps we deducted too much,
We will now review without feeling,
Our errors, (if we made any such.)

For "Shop-keepers" it was wrong to deduct,
On a clothing stock kept by a Jew,
For that history does plainly instruct,
To him, old clothing is better than new.

For "Stealings" it was wrong to take off,
Since their selling price was plain to the eye,
No thief, howe'er low would make off,
With goods marked so fearfully high,

About "Memory," I know I was right,
For your Memory is poor, when you're nettled;
We were to have lots of goodies, some night,
Which you forgot all about when we settled.

But seriously, we speak what we feel,
And wish what we trust will prove true;
That every Gentile, with whom we may deal,
May be found as white as this Jew.

—Kornell.

Millinery

Mrs. Gardenia Blossom, a charming widow and her one grown up son constituted the family living on the second floor of a frame building in M———, Ohio.

The first story of the building was occupied by this widow as a millinery store. She was not classed as an old resident of that place, nor were her antecedents ever seriously investigated. One night when an alarm of fire

was given it was soon discovered that it was raging in this millinery store and when the fire apparatus reached the scene of the disaster, Mrs. Blossom was found lying on the ground outside of the building both bruised and badly crippled as a result from jumping from the second story of the building. Upon my arrival to adjust the claim I found a very general sympathy for this fascinating and popular milliner and it seemed that the entire population of M——— had formed an association to see that she was promptly, justly and sympathetically dealt with. After some digging up of facts, and guessing at others I was able to complete a set of proofs, which I noiselessly carried to her bed side and tenderly placing the family bible at an angle of about 45 degrees under her right arm, she was able to attach her signature to the document. Much appreciation of my sympathy and generosity was manifested and in each case there was an expression of sorrow for the unfortunate woman.

Sometime and quite shortly after this, both she and her son disappeared from M———, between sunset and sunrise of a dark night, and without the customary formality of bidding her sympathetic neighbors a farewell, and so far as I know they have never since been heard of, or from. The facts are she probably burned her property, pulled the wool over my eyes completely, secured from the insurance company an amount probably much in excess of her loss, cheated her honest creditors and then fled the country, to repeat her well planned and successful scheme on other innocent victims.

We saw her, we heard her, but have never been able to tell whence she came, or whither she went.

Visit of the Marquise

There had been a serious fire in the storage warehouse of Ezekiel & Burnheim of Cincinnati. Among the many items insured and on which losses were claimed, was an oil painting of the "Visit of The Marquise" valued by the artist of some note at \$25,000.00 and on which he had a policy of \$5,000.00. The owner and artist was at that time located in Paris, France, and a brother of his residing at Cincinnati, was his agent and was equipped with the "Power of Attorney," to attend to his business affairs.

There seemed to be no escape for the company from paying the full amount of insurance, but when making up the Proof of Loss, I embodied therein the stipulation and made it a part of the same that in consideration of the full amount of insurance paid him, the painting would be surrendered or turned over to the Company.

The painting appeared to be a total loss—covered with dirt, muddy water and chemicals. Learning the name of a party who it was said had a secret process for cleaning paintings, I called upon him and after an interview had the painting sent to his store, and in a few weeks afterwards, when I called to see what progress he had made, he conducted me to the rear part of his store room where he had this picture on exhibition. The work had been so perfectly done that no one would have suspected that the painting had ever been near a fire. It is now hanging on the wall in the office of The Pennsylvania Fire Insurance Company of Philadelphia. Before shipping it, I had an offer of four figures in dollars for it.

Mr. Doolittle Stunts

In this same fire were three cases of merchandise insured with us, but during the next ten days no one appeared either as the owner or with the authority to make the adjustment.

In the presence of Mr. Ezekiel I had these boxes or cases opened, the contents examined, and I was at once convinced that they were stolen goods and for the reason that they consisted of short cuts of cloths, linings trimmings, etc. After a number of days had elapsed and by good luck striking the right trail, I was enabled to trace the shipment of these goods as far as Indianapolis, and after some time spent in making investigations, I found that they came from the store of K—— Clothing Co. of that city, and the evidence, so far secured, pointed directly to their principal tailor or cutter Mr. Stunts as the guilty party. I was obliged to approach Mr. K—— very cautiously with the evidence I had secured—with my suspicions and beliefs as to the guilt of his principal cutter, and after doing so, it was questionable whether I would be able to get out of the store with a whole hide on me. After some delay and giving him time to cool off and consider what I had said to him he agreed to visit Cincinnati with me for the purpose of examining these goods and identifying them if they were from his store; He was not only able to identify them but to each piece was attached a card bearing his trade-mark as well as both the cost and selling prices. Convinced now as he was he joined us in the prosecution of this trusted employee, Mr. Stunts, had him arrested for the crime which was now clearly fastened upon him and he paid the penalty of his sinning by serving a term in the Indiana Penitentiary. This tailor had prior to this had a reputation among his acquaintances and business associates in Indianapolis that was above reproach.

House Plate

A drive of six or eight miles over and along the foot hills of West Virginia mountains brought me to a desolate spot of ground covered with ashes, cinders and the debris of broken stoves, earthenware, kitchen ware, etc. where only a few days before had stood the dwelling of a hard-working and fairly-well-to-do farmer. To use an old time undertakers invitation to the friends "I viewed the remains" and in doing so, all of my visions of salvage suddenly vanished.

The family had moved into and was occupying an out-building—a combination of wagon shed and crib house as their temporary residence. Meeting the wife of the assured and the mother of their several children I went through the formalities of introducing myself, and when asking for her husband, she replied that he and the two boys were up in the woods getting out timber for their new home and that she would call him in by ringing the bell—a cast iron affair attached to the top of a tall post set up in the yard.

I asked her if they had saved their policy, and I shall never forget the disappointment and anxiety shown in her face and in her words. Her reply was "No mister, we could not and I hope that you will not take any advantage of us in the settlement of our loss because we did not. We did everything we could to save it. One of the boys got up on a chair and tried to reach it and pull it off, but it was nailed fast above the door and the heat and smoke compelled him to leave it, and we hope now that you will not take any advantage of us because we did everything we could to save it." I then asked her if she did not have a paper of some kind that had been given to her by the agent, and going through some papers she had in a trunk she brought out the policy.

By this time the husband had gotten in from the woods and he at once expressed his regrets of the "loss of the policy" and hoped that I would not take any advantage of them because they could not produce it—that they had made every effort possible to save it and had failed in doing so.

As the evening was approaching and we were nearing the end of our schedule, I said to these people, to allay their fears and apprehensions, that I would not take any advantage of them—that I would not punish them for failing in what they had undertaken to do, "the rescue of the 'House Plate' over the front door." I left them happy in the belief that with the loss of that little piece of tin they had no legal claim against the Company, but that the payment of their claim was an act of generosity on the part of the Company.

Wooly Horse

The day had been a long one—the journey a tiresome and tedious one, and just as the train was winding along a crooked valley and was playing a hide-and-seek game with the sun which was then sinking behind the western hills, the trainman called "Wil-mot-Wil-Mot."

With a sense of freedom and relief I stepped from the car platform and the only person I saw was the Station Agent. To my inquiries, where I could find the town and how to reach it he directed me to an uneven path down an uneven bank leading to the river, where I was to find a row boat which would carry me to my destination on the opposite side. The gentleman handling the oars to the skiff informed me that there was no hotel in the place, although it was a county seat. Following his directions I found a place to lodge and sleep in a long one

story, frame, ram-shackle building on a back street, facing the river, where I was very comfortably entertained.

Hunting up the party to whom I had been directed and being informed by him that the loss I came to adjust was back some nine or ten miles over the mountains, I naturally made inquiry how to reach the remote spot, and suggested that he had better engage a team and buggy for the purpose. Somewhat to my surprise, he informed me that there was no such thing as a buggy in the place—that the only means of travel was on horseback. After getting my breakfast on the following morning I walked to that part of the town where I was to meet my friend and found him waiting for me—found that he had provided two horses for the trip—one for himself and one for me. They were both hitched to a long pole running parallel to the street and fastened to up-right posts.

The horse that was assigned to me was a curiosity—instead of being covered with hair, his coat was as wooly as that of a sheep and when I saw him I was reminded of the old campaign song, "Fremont and his Wooly Horse."

I was informed that he was of that stock or breed and had been brought there from the Rocky Mountains. I had some difficulty, met with some delay, in mounting my steed. No sooner would I get a foot in the stirrup than he would start to go. Finally by engaging a man to hold him I got into the saddle. This horse was as particular about his feet as a cat. When he would reach a pool or mud-hole in the road, he would either jump entirely across it, or would put his body into a semi-circle, pass around on one side, rubbing himself against the bushes and small trees, obliging me to either throw a leg up on his shoulders or on the opposite side to

prevent being scratched or bruised. The day was a beautiful one in the month of June. The air was simply delightful—the woods and bushes on each side of the narrow road were musical with the songs of the birds and the mountain laurel was out in all its glory of beautiful bloom.

I reached the town—my starting point, on my return trip in the late evening—went to bed feeling fine, but when I awoke the next morning, every muscle in my body was so sore that it was with pain and difficulty that I got into my clothes. This was my first experience and I imagine and hope it will be my last, with a **wooly horse**.

The Modern Siren

In addition to being a talented artist, he bore the title of Italian Nobility. He traveled under the name of Marquis De Henri A. Van-Zuber, giving his residence as Genoa, Italy. On his way to the Chicago Exposition to place on exhibition in the Art Gallery and then sell his great painting, "The Modern Siren," representing a tall, ill proportioned young woman, clad in a scanty bathing suit, basking in the sunshine on the sands of the sea-shore—he stopped off at Cleveland where he rented a room in a brick block on Euclid Ave—lined it throughout with a black cambric muslin—excluded all outside light, and placed his master piece under a reflector for exhibition.

On a Friday evening he invited a local agent to visit this room, inspect his production and place a limited amount of insurance on it. On a low valuation given by him of \$25,000, our representative issued four policies aggregating \$15,000. The daily reports were not mailed

from the Cleveland offices until late on Saturday evening, and did not therefore reach the Companies until Monday morning, when telegrams were sent ordering the cancellation of the policies. Some time during the preceding Saturday night a fire occurred, totally destroying this work of art.

Upon investigation we found that this distinguished gentleman had located himself in a room over a frame saloon on East St. Clair Street. The adjustment of the loss was entrusted to Captain J. M. Wallace and myself.

An exhaustive examination under oath brought from him the following information—that he was born in and was a citizen of Italy—that his family was of the official class—that he had received his education, training and instructions in a celebrated studio in Rome—that he had painted a number of pictures which had found ready sale, and at high prices—that his last painting was “The Modern Siren” which he executed for the sole purpose of exhibiting at the Chicago Exposition—that he came over on the Steamship Victoria Louise, landed with his painting in New York in the month of May, 189—, that he lived for some weeks at one of the leading hotels of the city, that his production had been exhibited to a number of prominent artists in New York before starting with it on his journey to Chicago and that he had never had a photograph or a copy of any kind made of the picture, for to do so, he said would be “to cheapen it.”

Equipped with a copy of this statement, Captain Wallace and I started out on a tour of investigation and detective work.

In New York we learned that no person answering to his name or description was among the passengers of the Victoria Louise landing at that port in May, 189—that no paintings had passed through the custom house

as a part of the cargo of that ship—that his “Modern Siren” had been painted in a shed at the back yard of a cheap dwelling located in the Italian Quarters, and that he had made his home while there at a notorious place known as “Glenn Castle” on Long Island.

From New York he went to Philadelphia where he found lodgings with a buxom widow who conducted a boarding house, and who evidently had become infatuated with her distinguished guest. During one of our several visits to her she made mention of a greatly prized souvenir he had given her just before leaving the city, and with assurances from us that we were interested and dealt in works of art, that we would not take it from her nor cause her any embarrassment whatever, she brought out and showed us a photograph of this painting. From this we located the photographer who had a studio out some three or four miles and in the edge of the city, and from him we procured a number of copies. His next stopping point was Annapolis, his next Baltimore, and from which point he went to Cleveland, stopping off for a few days at Pittsburgh. At each place he made a pretense of exhibiting this master piece of his and an effort to secure insurance on it.

The final adjustment was made in The Hollenden Hotel, Cleveland. A compromise amount was agreed upon, in which he threw off 85% of his claim and the Companies paid 15%, which was afterwards divided up under some arrangement agreed upon between the attorneys.

The painting had no commercial value. Probably it might have been sold for a few hundred dollars to ornament the walls of some saloon. The Marquis shortly afterwards left Cleveland, a wiser and a poorer man

after this experience but with a higher opinion and respect for the business sagacity of the Americans.

His departure was not marked with any public demonstrations of sorrow and it is supposed he ultimately found solace for his disappointment in the company of the original "Modern Siren" in the land of his nativity.

In order that we might retain this episode more clearly in our memories and keep our artistic tastes cultivated to the highest point in the fine arts, both the captain and myself, after spending two weeks in detective work, emerged from this interesting experience each with a photograph of "The Modern Siren" as a souvenir, and with more knowledge and an unusual experience in Italian Art

Carranza Bros.

The case which excited the greatest general interest and attention and around which centered the most concern on the part of the Insurance Companies; the case that was most bitterly contested and at the largest cost in the way of expenses and which was in the public eye during my insurance career, was that of the Carranza Bro's. of F——, Ohio.

This firm conducted a general store (one of the Claflin branches scattered over the country) in a three story brick building at the north east corner of two principal streets in that city. By the adoption of a policy form granting "permission for additional insurance without notice" they procured insurance on their stock to the amount of \$70,000 which was demonstrated by expert accountants to be worth not to exceed \$35,000. For a long time this concern had supposedly been running behind, had been doing business at a loss, had been get-

ting into worse financial condition month by month, unpaid obligations accumulating until they were brought face to face with the choice of making an assignment or going into bankruptcy.

On a quiet Sunday morning in April, 1892 between daylight, when the night force of the police went off duty, and sunrise, when the day force came on duty, their store was discovered to be on fire, but an unforeseen interposition on the part of Providence and the prompt and efficient service by the Fire Department prevented a total destruction of the stock—only a small portion was burned beyond identification.

Metal clad shutters had been placed over all the upper windows even where there were no external exposures, shutting off the draft and to this precaution we were indebted for the prompt extinguishment of the fire and the small amount of total loss. Shortly before the fire was discovered a man was seen leaving the premises by climbing over a yard fence in the rear of the store, and by another party skulking up a back alley wearing an old slouch hat drawn down over his head to conceal his identity. A son of one of the assured's attorneys, learning of the fire just as he was leaving for an early bicycle spin in the country, rode to the home of one of the firm to notify him of the fire, and in answer to the bell call he promptly appeared.

There were twenty-one companies having twenty-two policies covering on this stock—one company having two, and all were represented at a meeting of the adjusters held in the parlor of the hotel during that week. Evidences of incendiarism were everywhere present. Coal oil which had been profusely used was found in the drawers and on the stock in every part of the store. In some instances we were able to wring it out of flan-

nels and sheetings and place it in vials for preservation, and we also cut off strips of outing flannels and woollen cloths soaked with coal oil which we placed in sealed airtight jars. While this concern did not deal in coal oil as an article of merchandise, it was afterwards brought out in the evidence that two barrels of this liquid had at different times and in small quantities, been brought into the store by an employee from a car barn controlled by one of the members of this firm. This oil amounted to about two barrels and the only oil used about the store was in a coal oil lamp kept on the desk. A barrel partly filled with oil was also found lodged in the elevator between the second and third floors.

With these facts before us the one common and expressed sentiment among the adjusters was to fight the case with all the forces at our command. A committee of three, of which I was made chairman was appointed to take charge of the companies interests and with instructions to spare no expenses, even if it required the full amount of the insurance to defeat the claims. Their instructions were not disregarded as the defense of the interested companies cost them \$71,000 in the final wind up, but as an offset they won a victory—a Supreme Court verdict that has been of incalculable value to the fire insurance interests, not only in Ohio, but throughout our country.

Mr. Hadday Cumback, who was employed as sort of an all around man in this store, held, as I at first believed the key to the situation—that he was in possession of facts which would, if furnished us relieve the companies of liability. Evidently he was in mental trouble as I soon learned, and had sought advice from his family physician. A member of the firm had made out and had presented to him a conditional deed to a house and

lot in F——, the purposes of which could be easily surmised as he was apparently under no obligations to do so, either financial or otherwise. To the physician, to our attorneys, to the detective we had employed and to me, Mr. C—— could not be induced to go beyond a certain point in his story, and when this was reached he denied all knowledge of any further essential facts, and we seemed to be up to that time, hopelessly up against it.

Sometimes the most important events of our lives hinge on small and apparently unimportant things—sometimes our failures precede and prepare us for success, as seemed to be true in this instance.

The information came to me one day in the following July, and seemingly by accident, that Mr. C—— was assisting his father-in-law in harvesting his crops on a farm near Forest, Ohio, and thinking this was a providential opportunity to prosecute further inquiry and investigation of the Carranza case, I went to Forest where I hired a horse and buggy and drove out about four miles into the country and after putting them in the barnyard I was told, in reply to my inquiries of the mother-in-law, that Mr. C—— and her husband were at the back end of the farm, about one half mile away, making and getting in the hay. Wishing to lose no valuable time I started to walk out to where they were working when about half way to the meadow I saw a team of horses approaching, hauling a load of hay, with a man on top assuming, it seemed to me a somewhat careless attitude. Not more than 100 yards separated us when one of the wagon wheels went into a rut and the load of hay promptly and gracefully slid off and changed its location from the wagon to the ground. For a few moments the atmosphere was fairly blue with a profan-

ity that would have shed lustre on a pirate. My request to C—— to get back on the wagon and my offer to pitch the hay back on the rack were treated with contempt and ridicule, but after he came to himself and recovered his equilibrium to some extent he assented to my proposition. Stripping myself of such clothing as I could with safety and decency, and under a blazing July sun, with scarcely a breath of air stirring, I pitched that hay back on the wagon—greatly to his surprise and satisfaction and from this achievement on my part, under a broiling sun, he evidently drew the conclusion I was a pretty decent sort of a chap and worthy of his trust and confidence. After getting the team and the hay in the barn, we found protection from the sun in the shadow of a large apple tree in the yard. We had no sooner taken our seats when Mr. C—— remarked “Well Mr. B—— I suppose you are here to get me to tell you all I know about the Carranza fire, and I am going to tell you everything and all that I know about it.” I at once assured him that if he would do this no harm whatever should come to him and that not a hair of his head should be touched. He then made his statement to me slowly, carefully, deliberately and gave the facts in consecutive order and as he did this, I noted the substance of each on a writing pad I had brought with me.

After enjoying a good farm dinner at this well kept country home I suggested to Mr. C—— that possibly he had no better or truer friend, no one who was more personally interested in his welfare than his father-in-law, and that he should tell him all that he had told me. Under the same apple tree he repeated in my presence the story to his father-in-law, almost word for word as he had given it to me.

That night in a hotel at F——, I wrote out the

statement in full and at nine o'clock on the following morning Mr. C———and his father-in-law met me at the office of a Notary Public in F———, who read to them what I had prepared, and to his inquiry, whether what I had written was true and correct in every particular he replied that it was and thereupon he subscribed his name and testified to its correctness. This all came about from pitching that load of hay, a feat that I would not willingly repeat under any circumstances.

Armed with this sworn-to statement I called on our attorneys at F———, who, after reading and commenting on it and asking me scores of questions, complimented me on my achievement and said that with the testimony I had succeeded in thus obtaining, the claimants would never go into Court with their case and if they did the judge would dismiss the suit and give us a judgment without even arguments.

The three attorneys for the plaintiffs representing three offices, were the professional descendants of that celebrated London trio, Quirk, Gammon and Snap, and it would have been difficult to find three other lawyers who would have filled their description more perfectly.

We had representatives of a detective agency at Chicago employed to procure evidence for us in New York and other points, but they were an expensive luxury—they were of no special value to us and did but little beyond drawing big fees.

The first case that came on for trial was that against the Milwaukee Mechanics Company. It was impossible to secure a jury from the intelligent reading, thinking men of the city for the reason they had read about the case—had formed opinions and had arrived at conclusions which would require evidence and argument to re-

move. The twelve men finally selected to decide this important case were from the country whose strong points of characters were their prejudices against corporations. The trial consumed practically all of two weeks and from beginning to the end the testimony on behalf of the defendants was convincing, startling and sensational. It is printed in book form as a part of the Court record and is accessible to anyone wishing to read it. The testimony of one witness was impeached on the ground that he had been imprisoned for some misdemeanor at sometime in one of the Western States, and the testimony of a woman, which was taken in Cleveland, was disregarded because of her admission of a slight indiscretion whereby she became the mother of a negro baby.

One morning in 1899, seven years after this fire had occurred, while reading the Cincinnati Enquirer in a hotel at Greenfield, Ohio, I saw a statement among the Columbus items that the Supreme Court had rendered its verdict in the Carranza case in favor of the Companies. To convince myself that I was not mistaken I read it over and over and then rushed to the telegraph office to convey the information to the company for which I was working.

I put in at least 150 days of hard work on this loss and while I had many things to contend with, I have to admit that some of the interested companies gave me the greatest amount of annoyance and trouble with their interference and persistency to throw up the sponge, compromise the case and quit.

Judge Ostrander, the General Adjuster of the Phoenix of New York and Secretary Whitney of Detroit stood by me and gave me all the encouragement possible, told me to fight to the bitter end and never give up, and that

they would stand by me as long as there was a foot of ground to stand on. Judge Ostrander had been greatly interested in the trial, had followed it closely from the beginning, and after it was over, he requested me to write a story, embodying the interesting and novel features of this affair, but after having wrestled with it for seven years and with its many tribulations, I had no desire to continue with it, even as a story writer, any longer.

At a meeting of the Underwriter's Association of the Northwest in the fall of 1899 I was called to the platform by Mr. P. D. McGregor, the President, and as I ascended the steps Secretary Whitney of Detroit followed closely behind me and there before an audience of 600 or more men, presented me with a very fine Swiss watch, which I was afterwards told, cost \$175, as a testimonial on the part of the interested Companies for my services and my unyielding persistency in hanging on to this case as I had done.

This decision of our Ohio Supreme Court made it clear that an appraisal, when demanded by either party, was precedent to recovery and that a suit could not be maintained in our Ohio Courts in the name of a deceased person or in a firm where one member of the firm was dead. In the meantime one member of the firm had died.

Associated with me on the Committee were Captain J. M. Wallace, Mr. Willis O. Robb and Mr. Geo. M. Winwood, whose loyalty, good advice and wise counsel were helpful and strengthened my courage at times when it faltered.

Bill Helrazer

Our Agent at Parkersburg, W. Va., reported a loss of \$800.00, (I do not remember the number of the policy now, but this is not material) on a new frame dwelling located some ten or twelve miles in the country. When I reached that city, our agent was unable to give me any definite information as to the location of the property or how I could reach it, and this being the case he called in the Sheriff of the County who mapped out the road with a pencil on a sheet of manilla wrapping paper with such precision and accuracy that I had no difficulty in keeping it.

He noted a large oak tree at one turn—a school house at another—a church at another—a running stream at another with as much accuracy as a surveyor could have done. He asked me if I was going out to settle a loss for Bill Helrazer and when I told him I was, he inquired if I “carried fire arms with me,” and replying that I did not, he said to me that I “had better take someone with me as Helrazer was a desperado, the worst man in that section of the country and had been guilty of practically every crime on the calendar, but with all, he was a coward. He also said “there is a family living in the same neighborhood by the name of O'Connor and the husband in this family (John) is a very warm friend of mine and will do anything to accommodate me. You go directly to him and say that I have sent you and tell him about this loss and he will do anything he can to favor you on my account.”

During the afternoon of a hot August day, a son of our agent and myself drove across the indicated running stream, as directed, and up a private lane to the home of Mr. O'Connor, who was at the time in the front

yard playing croquet with his two daughters. The priest of the parish had paid them a pastoral visit that day. The dinner, which had not yet been removed from the table was good enough to satisfy the tastes of an epicure. They had stewed chicken with cream gravy, mashed potatoes, yellow country butter, country ham and eggs, cold milk, home made biscuits, etc.

As soon as I said to Mr. O'Connor that I had been directed to him by the Sheriff of the county, he immediately commenced to unhitch the team from our buggy and told us to go to the house and get our dinners which the good wife would gladly serve to us. After the meal had been partaken of I asked John to take a walk with me and as we went up the side of a mountain on which there were a number of sheep feeding and where there was an orchard, I explained the purpose of our visit. His somewhat emphatic response was "the dom scoundrel." Come along with me and I will show you what this villain has been doing. The house your insurance covers is described as being located at the Southwest corner of two roads crossing each other, does it not?, and I said that it did. Pointing to a heap of charred logs in the valley below us he said, "That was his old house and yonder is his new house, as you now see, located at the corner of the cross roads. He has burned his old house, the scoundrel, thinking that you would not come to investigate the loss, and that he would have \$800.00 clear money." The old house had been an old tumble down affair and of no value whatever.

After sizing up the situation and discussing it with him, I said, "Mr. O'Connor, if you will get the story started and circulated generally in this neighborhood that the company has had its adjuster and also its detective on the ground for some days investigating

this loss so that it will reach Helrazer, I think that it will have the effect of so frightening him that he will not care to press his claim." Mr. O'Connor said he would do all this for me.

That night we returned to Parkersburg and in the morning I called upon the sheriff, related the circumstances as well as my instructions to Mr. O'Connor and he commended me for the course that I had pursued. He expressed his opinion that as soon as this information came to Helrazer he would get to Parkersburg as quickly as possible and for the purpose of consulting with him, and which he did within a very few days. He told the sheriff what he had heard concerning the adjuster and detective and to which he, the sheriff replied "Yes, I know all about it—you have been caught this time with the goods on you and I see no way for you to escape from it and you will have to face the music." After discussing the situation and Helrazer pleading very earnestly, the Sheriff said to him that he knew some of the officers of the company, and more especially the adjuster, whom he knew personally and that if he (Helrazer) would surrender the policy he might possibly persuade him to drop all prosecution of the case. The scheme worked out beautifully and satisfactorily and as we had planned. In a few days I was in possession of the policy duly cancelled and surrendered.

Otto B. Schott

Otto ——— was a slick citizen, somewhat resourceful in his mental make-up, active and enterprising and when in his working clothes he operated a local agency for us in Southeastern Ohio. He evidently regarded such a connection as a valuable asset. His ownership of

a small tract of land, containing five acres and a fairly comfortable home on it indicated some prosperity on his part. As a "personal compliment" to me he insured his home, including the contents, in our company, with the stipulation that I should issue the policy through my State agency. His five acres of ground had been cut out of the north east corner of a farm of 160 acres, the owner of which was anxious that his land should have four right angle corners only, and this desire led him to make a liberal offer to our agent for his small five acre parcel and when doing so said to him that he would give as much for the land **without the house** as he would for the land **and** the house.

The tempting proposition found permanent lodgment in the brain of our Agent and enabled him to work out a plan by which the "two minds met." Our company paid him for the house and this farmer paid for the lot.

Our Agent was soon afterwards led by the spirit of adventure into "green pastures beside the still waters" in another section of Ohio where he established a local agency in which **our company was not represented.**

My mind was never entirely free of the suspicion that this loss was a wilful, deliberate fraud, but I was unable to discover any evidence which I could turn to account.

In less than two years after this incident Mrs. ——— did the unwifely act of cutting the strands of their marital bonds by deserting her husband and moving to Columbus, where she set up housekeeping on her own account and gave as one of her reasons for doing so that her husband had burned their home at A———, to obtain the insurance money, but she refused to go into Court and testify against him, though she had repeatedly made this charge. Had she done so, under the circumstances, her testimony would, we feared, have

been so strongly tainted with prejudice as to make it valueless to us in a prosecution. "Personal compliments" sometimes turn out to be expensive favors.

Mr. Urah Scamp

The claimant was a stock raiser and apparently a well to do farmer also. He bore a good reputation among the citizens of his community near S——, Ohio, and was commonly supposed to be in good financial circumstances. He owned, among other properties a two story frame store building in the village of N——, Ohio, and late one night during a village dance in a hall not far away, this property was discovered to be on fire, and in the absence of any apparatus for extinguishing it, the building was burned to the ground. The circumstances attending this loss were of a sufficiently suspicious nature to justify investigation and they convinced me that the assured had burned the property.

Mr. H——, a fine old Quaker, was at that time our representative at S——, and when I hinted to him my suspicions, he threw up both hands and requested me in no uncertain language to make no charges of that kind against his friend and so honorable a gentleman—that he would not tolerate any such defamation of his character and if the Angel Gabriel was to appear and make the charges I had made, he would not believe them.

Well, I left him after this interview, pursued my own course, took my own time for the adjustment and it finally wound up in the Common Pleas Court of M—— County, which sent two young men, who were merely tools of and had been employed by the assured to burn the building, to the Penitentiary and permitted the guilty party to go unpunished—a strange application of

justice and a questionable interpretation of law, but this action on the part of the Court made the Company liable for an incendiary loss.

Sol. Braun

Mr. Sol. Braun had without publication, changed his name for convenience and for business purposes to S. Brown. He was one of the children of the circumcision. For some unknown reasons, he had been attracted to W——, as a promising trading point to carry on his business, and he brought with him a stock of clothing and gents' furnishings with which he was able to make a display. The cash value of his merchandise shown by bills of purchase was about \$4000.00 and upon which he carried insurance at the time of the disaster of \$10,000. There was but one key to the front and one key to the back door, and both were carried by Sol. The back door was commonly secured by a heavy bar, the ends of which rested in sockets fastened to the door frame. The story that the store had been burglarized was too thin to merit compassing consideration.

We found that coal oil had been freely used and had been generally distributed throughout the room, on the stock in different locations, but more especially on the goods in the drawers, which Mr. B—— was unable to satisfactorily account for. After spending a couple of days on the job I called personally upon nine different merchants doing business in W—— and asked them to meet me in the parlors of the hotel at 9:00 on the following morning, which they agreed to do, and in fact they all did. The assured was also present by appointment and at my request. It devolved upon me to state the object of the meeting—the reason for their being

called together and to also make a presentation of the facts to my jury as I found them. Having related to these gentlemen all the obtainable information I had in regard to the doors and windows—in regard to the value of the stock and the insurance thereon—in regard to the liberal use of coal oil, I said to them that I had given to them facts that in my opinion, could not be controverted and if we paid this assured anything it would be with money that belonged to the patrons of our Company, among whom were some of the merchants present—I then proposed to leave the matter in their hands to decide whether I should allow this claimant anything or not, to which my claimant assented. I then appealed to Mr. Brown to make any corrections in my statements or any denial of them, if they were not true.

After some deliberation my selected and accommodating Jury rendered their verdict that the two companies interested (one of which was the Aetna) should return to the assured the premiums he had paid on his policies, and that he should thereupon surrender the same to the companies, which he did. He did not continue in business nor maintain his citizenship very long thereafter in the town of W———. This method of settling losses would, if commonly practiced, be attended with some risk and I would not recommend it in cases where one does not “know the jury.”

Mr. Minos Honor

Minos Honor was a solicitor with headquarters at L——— H———, Ohio. Considerable freedom and latitude had been extended to him out of consideration for his faithful and intelligent services. Among his many patrons he had successfully solicited was Mr. Sam

Small, who had recently completed a dwelling, the cost to construct was \$1000.00, in addition to the work done by the assured. Upon an application very fully and clearly filled out I issued through my State Agency a policy to the assured for the sum of \$800.00, and thinking when I did so, that we had captured a good risk.

Not many months after this transaction was closed I received a notice from Minos stating that this particular property had been destroyed by fire, that Mrs. S——— was engaged in ironing and that about two o'clock in the afternoon the upper part of the building was discovered to be on fire and to such an extent that they were only able to save a few of the household goods. Just what it was that made me suspicious of the case I do not know—possibly it was some sort of intuition, and I made every excuse possible along from time to time to delay the adjustment. At one time I would ask for further particulars, at another time I asked for a builder's estimate and having exhausted all of my excuses for delay I sent Mr. S——— a blank Proof of Loss, which in due time was returned properly executed, signed by the claimant and bore the signature and seal of a Notary Public.

It was a very hot afternoon in the month of August when I visited the village and first made my way to the postoffice where I met an elderly man seated in a chair, smoking a stogie and fanning himself to keep cool. In reply to my inquiries, (after introducing myself), he informed me that he was the United States official presiding over that postoffice, that he had lived there for a number of years, that he was well acquainted with the people in that section of the country, that he was a personal friend to Mr. Small, that he got his mail there, and that he was quite familiar with his signature. In

responding to my further inquiries as to his occupation, personal whereabouts, etc., he went with me to the front door and pointed out a new residence not more than a quarter of a mile away, which he said was owned by and was the present home of Mr. Small and his family. He furthermore said that Mr. Small had never had a fire, that he was regarded as honest, an upright citizen and enjoyed the respect of that community. Taking out the Proof of Loss I asked him to examine the signature of the claimant which he did and promptly stated that it was a forgery. It was not long thereafter when Mr. Small dropped into the Postoffice to see if he had any mail and after being introduced to him I asked him if he had a policy in our Company, to which he replied that he had. He furthermore stated that he had lived in that section practically all of his life, that he had never had a loss of any kind by fire, that he had never made a claim for loss on any company and that he had never executed any papers of any kind for an insurance claim, either before a Notary or any other officer. When I exhibited the Proof of Loss to which his signature was attached he became greatly agitated and pronounced it a fraud and a forgery.

In company with him and the Postmaster we drove that evening some 15 or 20 miles to a little coal mining town on a branch of the Hocking Valley Railroad where we found a gentleman whose name was the same as that attached to the Proof of Loss as Notary. He too, denied the genuineness of the signature, said that it was a fraud and a forgery, that he had not been a Notary for two or more years, that he never had assisted in the execution of a Proof of Loss against any Company and that the seal he had formerly used was kept on the desk in the Railroad Station. He said that this office had, only

a few months before, been broken into and inasmuch as there were no evidences of a robbery being committed it was quite conclusive to him now that the party had broken in to use his seal.

I had carefully preserved all the correspondence and the papers pertaining to this case. Late that night we three and the Notary drove to A——— where we remained all night and the next morning we called at the office of a couple of leading attorneys, to whom we gave a full history of this affair with my written documents as evidence and after doing so one of them made the statement that I had the most complete line of evidence against this solicitor that he had ever had presented to him, and that his conviction was as sure as would be his arrest. Papers were at once gotten out and placed in the hands of the sheriff when it was discovered that we would be unable to show or prove in what county the crime had been committed and from the fact that all of his correspondence had been placed on trains without going through the Postoffice, and through this weakness in our Ohio Laws we were obliged to drop the case.

In the name of his old and respected father he begged for mercy and with his promise to lead an upright life, I, so far as I could, “blotted out his iniquity.”

I have been associated, officially and otherwise, with Religious and Fraternal organizations, with Humane and Patriotic Societies, Civic Bodies and Political parties and my experiences and observations have clearly convinced me that to keep the body and mind in a healthy condition they should have diversified activities.

Asked to produce my Tale of Brick and having no straw furnished me I have been compelled to roam over the fields of uncertain memory to get what stubble I could find for this purpose and in fact this is offered as my excuse for errors and omissions.

Often in my dreams have I given up my chosen occupation and returned to the old farm home to share the cares and burdens of my mother—to the old home with its garden of flowers and fruits in their season—with its pure spring water gurgling from a fountain—where I could own a faithful dog and make friends and pets of the birds and dumb animals, but on wakening I found these to be only pleasant dreams never to be realized.

To all plays there must be an ending—a time when the curtain must drop and the actors retire from the stage. I am now within a few laps of my 85th milestone, and as

“Time has laid his hand
Upon my heart, gently, not smiting it,
But as a harper lays his open hand
Upon his harp to deaden its vibrations.”

So I make my departing bow—retire behind the curtain with a smiling face, a cheerful heart, and say **Adieu.**

Appendix

Appendix

Among the personal sketches furnished for historical purposes, the following named Field Men give the dates of their appointments, showing continuous service of 25 or more years.

Name	Commenced with	Date of Appointment
Bonar, L. J.	Ins. Co. of North America	1872
Boning, H. E.	Cincinnati Underwriters	1891
Brooks, H. M.	New York Underwriters	1870
Carey, H. W.	Phoenix of Connecticut	1894
Clayton, H. W.	Firemens, Dayton	1879
Gray, John H.	Connecticut	1890
Hoover, John	Orient	
Huggard, R. T.	Springfield, F. & M.	1888
Julian, N. T.	Cooper	1893
Loomis, C. R.	Syndicate, Minn.	1892
Raynolds, R. L.	Continental	1884
Smith, T. H.	Firemens, Dayton	1883
Wallace, J. M.	Cooper, Dayton	1870
Wasson, A. M. L.		
Winwood, Geo. M.	Phoenix of Connecticut	1870
Weinland, J. A.	Continental	1874
Woodbury, Cyrus	Northern	1886
Wood, C. O.	Dayton of Dayton	1906

Members of the First Ohio State Board

George W. Adams was an affable, courteous gentleman and was always ready and willing to give advice and extend help to the younger members of the fraternity. During his business career he was officially connected with different Companies as State and Special Agent. He also did service for the Western Union and was President of the Fire Underwriters Association in 1879. He met with financial reverses and died, a poor man at Tiffin, Ohio in 1904.

H. H. Beattie was Secretary of a Cincinnati local Insurance Company of which Mr. Gazzam Gano was President.

A. C. Blodgett, commonly known as Judge Blodgett, was State Agent and Adjuster for the Franklin of Philadelphia for Ohio and Michigan, with headquarters at Detroit. He died at Nashville, Tennessee in 1890.

C. E. Bliven, for some years was State Agent for the Manhattan Insurance Company of New York (the old Manhattan) and was afterward made General Agent of the Howard Insurance Company with headquarters at Toledo. The Organization of the original or first Ohio State Board was largely due to his efforts. He was its first Secretary, and it was his mind and genius that established the Northwestern Fire Underwriters Association of which he was chosen Secretary and in 1877 was selected as President. He was afterwards Manager at Chicago for the American Pennsylvania. He died in 1896.

L. J. Bonar, Mansfield, Ohio—State Agent for the Insurance Company of North America, is now (in 1920) rounding out his 48th year of continuous service with that company.

J. M. DeCamp, General Agent for the L and L and G was an active member in the Western Union and served on various important committees. He was chairman of Local B. Com. No. 1 and served one term as President of our Ohio State Board.

Andrew J. Gardner was a Local Agent at Columbus and the State Agent for the Hartford Fire. He was a man of much dignity of manner, of good judgment and was universally respected by the members of the fraternity and the local agents.

J. B. Hall was Secretary of the Home of Columbus and was afterward selected as its President. He was an active member of the Western Union and also a member of the Ohio Provisional Committee. Was a General Adjuster at Chicago at the time of his death in 1904.

W. P. Harford was a teacher in the Public Schools at Morrow, Ohio and was one of the three of the County School Examiners. He commenced his business career as a Solicitor for the Aetna Insurance Company in which he achieved success. He was promoted to the position of State Agent of the Company for Ohio. After service of a number of years he was transferred to Omaha, Nebraska and made Assistant Manager. He died in 1911.

H. K. Lindsey was one of the firm of Snider and Lindsey (George K. Snider) who were General Agents of the Lancashire Insurance Company with headquarters at Cincinnati. Both of these gentlemen took an active interest in the work of the Ohio State Board and contributed to its success.

C. W. Marshall came to Ohio from Wisconsin where he conducted a Local Agency, served a couple of terms in their State Legislature. After settling in Urbana he was appointed State Agent for Ohio of the Home Insurance Company of New York, a position for which he was well fitted and which he retained until the time of his death in 1890.

Jacob Peetrey commenced his business life as cashier of a Columbus bank, which position he resigned to accept the office of Secretary of the Home of Columbus. For some years he had official connection with the Franklin of Philadelphia, and was one of the Secretaries of the National Board. He was appointed State Agent for the Queen Insurance Company and was in its service until the time of his death in 1891. His was a lovable character, and he was noted for his generosity and hospitality. At one time he gave a banquet to the State and Special Agents of Ohio at his home in London, Ohio.

J. S. Reed received his first business training as Cashier of a bank at Marion, Ohio, which position he resigned to become General Adjuster for the Home Insurance Company at Columbus. He was the first President of the Ohio State Board, and

was President of the Northwestern Fire Underwriters Association. He died in 1896.

John P. Vance was a teacher in a Female College at Mansfield, Ohio. Was appointed a State Agent of the Insurance Company of North America soon after the establishment of its Western Department at Erie, Pa. in 1864. He resigned this position to enter the local business at Cincinnati with Messrs. White & Lawrence. He afterwards accepted the position of State Agent for the Union of Philadelphia and later on received the appointment of General Agent of the Hamburg-Bremen for Ohio and Kentucky. He died at Wyoming, Ohio in 1892 after a service of some years as General Adjuster for the Insurance Company of North America.

A. J. Waters was educated for the ministry. He was a strong debater, a ready writer and frequently contributed articles to our Insurance Journals. He published a book on Adjustments. He was State Agent at the time of his death in Cleveland in 1880, of the Continental Insurance Company.

George M. Winwood who is living at Springfield, Ohio has nearly reached his fifty years of connection as State Agent of the Phoenix of Hartford in Ohio. This long business service has been continuous with this one Company.

Lest We Forget

W. N. Bament, General Adjuster for the Home of New York, transferred to the home office and placed in charge of the Loss Department of the Company.

H. L. Barr, Special Agent for the Insurance Company of North America with headquarters at Columbus, transferred to Indianapolis and made State Agent of the Company for Indiana.

W. J. Beggs, State Agent for the Continental Insurance Company was placed in charge of the organization and management of the Ohio Audit Bureau and afterward transferred to Cleveland and made Secretary and Manager of the local Underwriters Association.

George H. Bell, State Agent and Adjuster for the North British and Mercantile Insurance Company, was made an Assistant Manager in the department office at Chicago. Is now Manager of the National of Hartford for its Western Department.

H. E. Boning, State Agent for the Milwaukee, Mechanics, transferred to the Company's office at Milwaukee and given a managerial position.

L. J. Braddock, Special Agent for the Continental Insurance Company in Ohio, transferred to and given a managerial position in the Company's Department office in Chicago. Is now Assistant Manager for the Insurance Company of North America, Philadelphia Underwriters and Alliance Insurance Company for their Western Department under Mr. C. R. Tuttle.

W. H. Clemons, State Agent and Adjuster for the Fidelity, Phoenix, was transferred to the office of the Western Department at Chicago and placed in charge of its loss department.

Ray Decker, Adjuster for the Home of New York in Ohio, transferred to the Home office and was afterward promoted to Assistant Manager for its Pacific Coast Department at San Francisco, Cal.

Carroll DeWitt, promoted to the position of Assistant Agency Superintendent of the General Fire Assurance Company of Paris, France.

J. O. Dye, State Agent and Adjuster for the German American Insurance Company of New York and Manager of the Farm Department. This Company reinsured the Rochester German, organized the Rochester Underwriters of which Mr. Dye was made Manager with main office or headquarters in New York City.

E. D. Elder, Adjuster for the Home of New York in Ohio, transferred to Pittsburgh, Pa., and given charge of the Company's Loss Department.

R. E. Gooch, State Agent of the Liverpool and London and Globe Insurance Company for Ohio. Organized and was made Secretary of the Western Reserve Insurance Company of Cleveland. This Company reinsured its outstanding risks and Mr. Gooch moved to New York, was appointed Special Agent of the London Insurance Corporation under Mr. Charles L. Chase, Manager. He died in 1914.

R. D. Harvey, State Agent of the Royal Exchange Insurance Company, was promoted to Manager of this corporation with headquarters in New York.

P. J. Hobbs, State Agent of the Hartford Fire Insurance Company in Ohio, was transferred to the Company's general office in Chicago and placed at the head of the Loss Department. He has been retired and is now living in Pasadena, California.

James C. Johnston, General Adjuster for the Insurance Company of North America, was sent to San Francisco to adjust the Company's losses from the earthquake disaster. While there on this duty he was made Assistant Manager and afterward General Manager of the Company for its Pacific Coast Department. He has been retired and is now living at Berkeley, California.

F. M. Jones, State Agent for the Sun of England, was promoted to Assistant Manager, Chicago, Illinois where he died in 1919.

B. B. Law commenced traveling as Special Agent for the Royal Insurance Company in the early seventies. After a long service on the road, he accepted the position of Adjuster for the Companies represented in the Law's Insurance Company at Cincinnati. At his own request he was retired and now lives at Bay City, Mich.

J. H. MacFarlane promoted to the position of assistant Secretary of the Niagara Fire Insurance Company of New York.

Benjamin Marot graduated from Wesleyan College, Delaware. Served as a private in Birges Sharpshooters during the Civil War. Was under General Sherman during his march through Georgia. On his return was appointed State Agent of the St. Paul Fire & Marine Insurance Company and was promoted to General Agent in 1882. He had official connection with the Company until 1901, when at his own request, he was relieved. He was in the service of this Company for 42 years. He died in 1915.

John R. Martin, Special Agent and Adjuster for the Continental Insurance Company, transferred to its Department Office at Chicago and given a managerial position.

John G. Monrose, State Agent and Adjuster for the Continental Insurance Company. Resigned to accept a position in Philadelphia as General Manager of the Central Adjustment Company.

R. B. Moore conducted a Local Agency at Cambridge, Ohio and was State Agent for the Phoenix of Brooklyn. He was a unique character, had imagination and optimism and a genial, jovial disposition which made him a favorite among his associates. He died in 1913.

Willis O. Robb, State Agent and Adjuster for the Liverpool and London and Globe Insurance Company. Resigned to accept the position of Secretary and Manager of the New York City Fire Insurance Exchange, which position he still occupies.

Neal C. Rowland, State Agent of the London Assurance Corporation. Served for a number of years as Secretary and Treasurer of the Ohio Field Club. Severed his connection with the Corporation and accepted a position as State Agent for the Michigan Fire and Marine Insurance Company for New York with headquarters at Rochester.

W. H. Sage, State Agent and Adjuster for the German-American Insurance Company in Ohio, was transferred to its headquarters in Chicago as an Assistant Manager and was afterward promoted to the office of General Manager for its Western Department.

A. G. Sanderson, State Agent and Adjuster for the Aetna Insurance Company in Ohio. Was made Assistant Manager and afterward Manager of the Company for its Pacific Coast Department. He died in Berkeley, California in 1913. He was first President of the Ohio Field Club and served two terms in that capacity. He was chairman of a committee which prepared and printed a very complete book of rules for the guidance and government of field men and local agents.

R. S. Sayres was Special Agent under Mr. C. W. Marshall, State Agent for Ohio of the Home of New York. After the death of Mr. Marshall he continued his connection with the Company for a number of years and he severed his relations and was appointed State Agent for the Traders of Chicago. With the failure of the Company in the San Francisco disaster in 1906 he engaged in the local business with a brother at Wilmington, Ohio. He died in Dayton, Ohio.

George W. Sedgwick came to the Great American Insurance Company from the Western Factory Association, and served for

some time as its State Agent for Ohio. Upon a reorganization of the Western Department's office Mr. Sedgwick was transferred and given a managerial position.

J. P. Singleton, commonly known as "Judge", State Agent and Adjuster for the Niagara Insurance Company, was promoted to the position of Assistant Manager in the Home Office in New York.

John E. Smith was educated for the law and graduated with honors. Taking up the Fire Insurance business as a side issue he made such a success as to attract the favorable attention of the Ohio Farmer's Insurance Company for which he was a Special Agent and Adjuster for many years. He was a politician, had a fine command of the English language and was commonly able to hold his own in debate.

Edward Stanberry, Special Agent and Adjuster for the Royal Insurance Company, was transferred to the Company's Department at Chicago and made Superintendent of Agencies. He died at Chester, Wisconsin in 1915.

J. C. Wharton, State Agent for the Sun of England. Promoted to Assistant Manager, Chicago, Illinois.

Personal Sketches

Joseph W. Beck, born at Columbus, February 17, 1876. Parentage German. Educated public schools, Columbus. Married Miss Nellie G. Bowen, Cadillac, Michigan, March 4, 1906. Commenced insurance business in 1894 as office clerk. Appointed Special Agent for the Columbia of Dayton in 1900. In the employ of the National Union four years and now with the Northern of New York as Special Agent and Supervising Agent for Michigan and for Cleveland, Cincinnati, Columbus and Toledo. October 25, 1916.

Charles Benus, born at Cincinnati, August 4, 1879. Parentage German. Educated public schools, attended high school one year, then attended Bartletts Business College. Commenced insurance business in 1896 as office clerk. Appointed Special Agent for the Eureka Fire and Security Insurance Company for Ohio in 1904. August 23, 1916.

Lewis J. Bonar, born Lucerne, Knox County, Ohio, March 23, 1836. Parentage Scotch and Welsh. Educated at country school near Lucerne, Ohio. Married Julia A. Jackson December, 1862, Belleville, Ohio. Married Harriet M. Webb, December, 1901, Erie, Pa. On a farm until 1854. Entered the mercantile business as a clerk at Belleville, Ohio. Commenced insurance business in 1865, at Mansfield, as Local Agent, representing five companies. All failed in the Chicago fire. Appointed Special Agent February 14, 1872 for Insurance Company of North America, for Ohio and West Virginia.

Herbert E. Boning, born January 22, 1867 at Cincinnati, Ohio. Parentage German. Educated public schools Cincinnati. Commenced insurance business in 1883 as office clerk. Appointed Special Agent in 1891 for Cincinnati Underwriters. Served 1896 to 1899 Delaware and Reliance, Philadelphia. 1900 to 1901 Caledonia, Scotland, 1902 Milwaukee Mechanics. September 7, 1916.

Herbert M. Brooks, born Erie, Pa. September 26, 1862. Parentage English. Educated public schools Cleveland and Austinburg. Quit school while in 8th grade, went to work in printing office. Attended one year normal school at Austinburg. Married Edith May Scovill June 30, 1884 at Andover, Ohio. Commenced insurance business at Andover August, 1884, as Local Agent. Appointed Special Agent April, 1900 for Germania Insurance Company for Ohio. Served one year with Springfield F & M as Special Agent in Ohio in 1886 or 1887.

Henry M. Brooks, born Elyria, Ohio, June 23, 1848. Parentage American. Educated public schools, Elyria, Ohio. Entered the insurance business September 1, 1866, and has been continuously in such line of business ever since and will complete his fiftieth year September 1, 1916. Married Hattie E. Moore, July 6, 1870, Cleveland, Ohio, who died October 18, 1915. Commenced in 1866 writing fire and marine insurance. Appointed Manager January, 1891 for Hartford Fire Insurance Company for Northern Ohio. Acted as Special Agent for New York Underwriters in Northern Ohio. Acted as Manager for the London Assurance Corporation of England for Ohio, Michigan, Indiana and West Virginia during a period of some 15 years previous to 1891. August 21, 1916.

Harry W. Carey, born Lebanon, Ohio, February 18, 1868. Parentage American. Educated public schools and Lebanon University at Lebanon, Ohio. Married Lida Drake, November 27, 1894 at Lebanon, Ohio. Entered insurance business as clerk in his father's insurance office. Appointed Special Agent March 1, 1894 for Phoenix of Hartford, for Ohio and West Virginia. Resigned from Phoenix to take Special Agency for Western Ohio for the Fidelity-Phoenix Fire Insurance Company of New York, March 1, 1911. Sept. 25, 1916.

Frank C. Carroll, born Munson, Geauga County, Ohio, December 14, 1855. Parentage American. Educated Munson public schools. Studied Law at Chardon and was admitted to bar in 1878. Married Mary M. Miller April 30, 1880 at Chardon, Ohio. Commenced insurance business May, 1883 at Willoughby as Special Agent for Cooper Insurance Company for Northern Ohio. Served with Merchants, Northwestern National and National of Hartford, Mercantile of Cleveland, Phoenix of New York and Niagara. Since 1893 has been engaged in the adjustment of losses with headquarters at Cleveland, Ohio. October 19, 1916.

Harry W. Clayton, born September 7, 1851 at Covington, Ky. Parentage English. Educated public schools Covington. Married to Stella H. Husler September 17, 1872 at Troy, Ohio. Entered insurance business at Dayton, Ohio in 1875 as book-keeper. Appointed Special Agent in 1879 for Fireman's Insurance Company, Dayton, Ohio. Appointed Special Agent in 1883 for Germania Insurance Company, New York.

Wm. Henry Clemons, born Cincinnati, Ohio, July 17, 1862. Parentage American. Educated public schools Cincinnati, Ohio. Went two years to Woodward High, Cincinnati, Ohio. Married Ella F. Daugherty April 29, 1885, Higginsport, Ohio. Commenced insurance business December 15, 1879 Cincinnati, Ohio as clerk in office of Insurance Adjustment Company. Appointed Special Agent, January, 1886 for Central Department Lancashire Insurance Company of England. Served as Special Agent for Fireman's of Dayton, National Insurance Company of Hartford, and Adjuster Phoenix Insurance Company of Brooklyn, N. Y. August 25, 1916.

Arthur M. Cole, born April 12, 1874 New Baltimore, Ohio. Parentage American. Educated public and high schools Marl-

boro, Ohio. Married Mary Nash, August 18, 1897, New Baltimore, Ohio. Commenced insurance business January 8, 1898 Alliance, Ohio as local agent. Appointed Special Agent December 1, 1908 Commercial Union Assurance Company and Affiliated Companys. August 28, 1916.

Russell D. Cooke, born September 10, 1853, Marietta, Ohio. Parentage American. Educated public schools and college Marietta, Ohio. Married Linnie I. Drown, April 3, 1879 Marietta, Ohio. Commenced insurance business January 1, 1892, Marietta, Ohio as Agent. Appointed February 1, 1906 Special Agent for Germania Fire Insurance Company, New York. September 30, 1916.

Claude Taylor Deatricks, born June 2, 1858, Defiance, Ohio. Parentage American. Educated public schools Defiance, Ohio. Married Hattie E. Osborn July 6, 1882, Defiance, Ohio. Commenced insurance business September 25, 1875, Defiance, Ohio as clerk in office of father, J. F. Deatricks. Appointed Special Agent July, 1879 by C. W. Marshall for Home of New York. Afterward appointed State Agent for the same company and for Franklin of Philadelphia. August 22, 1916.

Claude T. Deatricks, Jr., born August 28, 1893, Defiance, O. Parentage American. Educated public and high school, Columbus, Ohio. Commenced insurance business June, 1908, The Home Insurance Company as filing and supply clerk. Appointed Special Agent Home Insurance Company of New York, March, 1913. January 6, 1916.

Robert Sayres Deatricks, born Defiance, Ohio, September 6, 1887. Parentage American. Educated public schools Columbus, Ohio and Ohio State University. Married Gladys Buck December 29, 1914 at Columbus, Ohio. Commenced insurance business June 10, 1907 at Columbus as Special Agent. Served Home office as examiner Ohio and Michigan. State Agent Citizens of Baltimore. State Agent Svea Insurance Company. January 13, 1917.

Ray Decker, born Lockbourne, Ohio, January 25, 1884. Parentage American. Educated Groveport High School. Married Irma F. Immel January 31, 1907 at Columbus, Ohio. Commenced insurance business December 31, 1903, Columbus, Ohio as

clerk Ohio Farm Dept. Home Insurance Company. Appointed Special Agent September, 1905 for Home Insurance Company, New York. August 26, 1916.

George Diebold, born Cincinnati, Ohio, December 4, 1866. Parentage German. Educated Cincinnati, Ohio. Commenced insurance business February, 1881 at Cincinnati as clerk. Appointed Special Agent about 1893 for Atlas Assurance Company. Served Pacific of New York and National Union of Penn. August 28, 1916.

Bernard T. Duffey, born at Rockford, Ills., July 5, 1869. Parentage Irish. Educated Rockford public and high schools. Married June 8, 1910, Chicago, Bertha A. Nye. Commenced insurance business June, 1887, Rockford, Illinois as clerk Rockford Insurance Company. Appointed Special Agent April, 1898, same Company. Served also American Insurance Company, New Jersey and Royal Insurance Company. September 1, 1916.

Robert B. Dunham, born Newark, New Jersey, September 16, 1873. Parentage American. Educated public and high schools Newark, New Jersey. Married Barbara Heitzman December 3, 1907 at Camden, New Jersey. Commenced insurance business January 1, 1888, New York City as clerk in Insurance Brokers office. Appointed Special Agent June 1, 1895, Agricultural, New York, Suburban Department. Served local business Newark, New Jersey 1897 to 1901, General Agency, Chicago, 1902 to 1903, Farmers & Merchants S. A. Kansas, 1904 to 1905. Superintendent Agencies, Southern, New Orleans, 1906 to 1909, Firemens, New Jersey, State Agent, 1910 to 1913. September 25, 1916.

Clifford Benjamin Dye, born Springfield, Ohio, June 11, 1889. Parentage American. Educated public and high schools, Springfield. Two years at Ohio State University, Columbus, Ohio. Married Lola M. Hager, November 27, 1912 at Norwalk, Ohio. Commenced insurance business June 20, 1908, Ohio Inspection Bureau as Inspector. Appointed Special Agent, March, 1911 for German American and German Alliance. Served as local agent, Urbana, Ohio, one year, State Agent London Assurance Company two years, Special Agent, Western Factory Insurance Association.

Joseph O. Dye, born Abington, Indiana, February 3, 1858. Parentage American. Educated District schools Indiana. Graduated Eastman Commercial School, Poughkeepsie, New York. Married Addie B. Goodfellow, November 26, 1886 at Springfield, Ohio. Commenced insurance business February 1, 1884 at St. Louis, Missouri as clerk American Central. Appointed Special Agent March 1, 1886, German American, New York. Also served Amazon of Cincinnati and Royal Insurance Company. Now Assistant Manager Rochester German Department. August 23, 1916.

Edgar D. Elder, born Philadelphia, Pennsylvania, July 17, 1884. Parentage American. Educated public and high schools, Philadelphia. Married May E. Kerkeslager June 2, 1910 at Philadelphia. Commenced insurance business October, 1903 at Philadelphia as clerk in Franklin Fire Insurance Company. May 1st, 1915 for Home Insurance Company of New York, the Home Insurance Company having purchased the Franklin Company. August 22, 1916.

August B. Fipp, born Ottawa, Ohio, December 23, 1885. Parentage German. Educated public schools, Ottawa, Ohio and St. Marys College, Dayton, Ohio. Married Luverne Wortman, November 3, 1915 at Defiance, Ohio. Commenced insurance business May, 1903 at Ottawa as local agent. Appointed Special Agent October 10, 1910 for Hanover Insurance Company. August 28, 1916.

Walter Raleigh Fogg, born Salem Center, Meigs County, Ohio, October 4, 1872. Parentage American. Educated Vinton, Gallia County, Ohio. Married Gertrude Baker, June 6, 1895 at Columbus, Ohio. Commenced insurance business in 1892 with State Insurance Department as Statistician and Examiner. Appointed Special Agent in 1901 for New York Underwriters Agency. August 28, 1916.

Jesse O. Gable, born Peoria, Illinois, October 18, 1874. Parentage American. Educated Peoria, Illinois and Illinois University. Married Helen Bonney October 19, 1899 at Peoria, Illinois. Entered the insurance business in 1896 at Peoria as local agent. Appointed Special Agent, 1902, for Spring Garden, Pennsylvania. Appointed Special Agent Aachen and Munich Fire Insurance Company of Germany in 1908. September 5, 1916.

Vincent L. Gallagher, born Dansville, New York, April 6, 1890. Parentage American. Educated St. Xavier College, Cincinnati, Armour Institute of Technology, Massachusetts Institute of Technology. Married Cecelia A. Newton April 29, 1914 at Cincinnati, Ohio. Commenced insurance business August, 1913 at Chicago as clerk in General Agency. Appointed October, 1914 Special Agent for Aetna Insurance Company. August 21, 1916.

John W. Goebel, born Shelby county, Ohio, August 27, 1878. Parentage German. Educated country school, high school at Quincy, Ohio and attended business school at Valparaiso, Ind. Married Bess A. Horn April 23, 1910 at Huston, Texas. Commenced insurance business June 3, 1901 at Quincy, Ohio as local agent. Appointed Special Agent June 1, 1908 for Hanover of New York. Served two years. Also two years with Michigan Fire and Marine, Detroit, Michigan. Now with Pennsylvania Fire. August 26, 1916.

William Brownell Goodwin, born Hartford, Connecticut, October 7, 1866. Parentage American. Educated St. Pauls School, Concord, New Hampshire, Trinity College, Hartford, and Yale University. Married Mary A. V. Hood November 23, 1899 at Seattle, Washington. Commenced insurance business October, 1894 at Seattle, Washington as Agent for Aetna Insurance Company. Appointed Special Agent for company in 1895. October 13, 1916.

John H. Gray, born Chicago, Illinois, November 11, 1868. Parentage English. Educated grade and night schools, Chicago. Married Martha E. Gilbert, August 1, 1892 at Chicago, Illinois. Commenced insurance business November 11, 1877 at Chicago as office boy. Appointed Special Agent March, 1890 for Connecticut of Hartford. Served with Chicago Board of Underwriters, 1877 to 1881. With Western and British America, 1882, T. S. Cunningham & Co., Chicago, 1883 to 1885. With Connecticut 1885 to 1894 and North British & Mercantile 1895 to present date. August 21, 1916.

Edward L. Green, born Cambridge, Ohio in 1883. Parentage American. Educated Cambridge, and Ohio State University. Commenced insurance business in 1906 at Cambridge, Ohio as local agent. Appointed 1909 Special Agent for Connecticut Fire Insurance Company. September 5, 1916.

Mortimer F. Grim, born Westerville, Ohio, March 12, 1872. Parentage American and Welsh. Educated public schools, Columbus, Ohio. Commenced insurance business June 1, 1887 at Columbus as office boy for Franklin Insurance Company of Columbus. Appointed Special Agent and later as Secretary. August 1, 1897, Special Agent for Union of Philadelphia. Served with Phoenix of Hartford since May 1, 1911 as Special Agent. August 21, 1916

Robert Phillip Hare, Jr., born Louisville, Kentucky, August 19, 1880. Parentage American. Educated Louisville in public and high schools. Married Helen C. Berryman at Lexington, Kentucky, April 12, 1909. Commenced insurance business at Louisville, Kentucky, July 1, 1899 as office boy. Appointed Special Agent January 1, 1908 for London & Lancashire and Orient of Hartford. Special Agent in Kentucky in 1913 for Insurance Company of North America. Transferred in December 1913 to Ohio. August 28, 1916.

Rollin B. Heaton, born Salem, Ohio, July 24, 1867. Parentage American. Educated Salem public schools and Pittsburgh High School. Married Marie W. White at Pittsburgh, October 11, 1891. Commenced insurance business at Salem, Ohio, May, 1891 as local agent. Appointed Special Agent March 1, 1898 for Cincinnati Underwriters.

Peter J. Hobbs, born Ottawa, Illinois, June 22, 1848. Parentage American. Educated Joliet, Illinois public and night schools. Married Sarah A. Baker, October 9, 1872 at Willoughby, Ohio. Grew up in insurance business commencing in 1866 in local agency of P. C. Royce in Joliet. Was appointed Special Agent for the Hartford Fire Insurance Company in 1885 for Ohio and West Virginia, became General Adjuster for company at its Chicago office in 1893, later became Manager of Loss Department continuing in this capacity until 1913 when he retired and moved to Pasadena, California.

Richard T. Huggard, born Chicago, Illinois, August 20, 1863. Parentage Irish. Educated Kinzie school, Chicago, Illinois. Married Grace A. Saxton, November 30, 1903 at Cleveland, Ohio. Commenced insurance business October 7, 1880 at Chicago, as office boy for Springfield F. & M. Company. Appointed Special Agent November 24, 1888 for same company. August 22, 1916.

Joseph E. Innis, born Georgetown, Ohio, June 28, 1864. Parentage American. Educated Country School, Georgetown, National Normal University, Lebanon. Married Ivah B. Walker, September 4, 1889 at Williamsburg, Ohio. Commenced insurance business at Williamsburg, June 1892 as local agent. Appointed Special Agent January, 1907 for German American & German Alliance. August 21, 1916.

Aaron W. Jones, born Columbus, Ohio in 1871. Parentage Welsh-Irish. Educated Columbus public schools, also Ohio State University. Married Grace D. Batterfield in 1897 at Columbus, Ohio. Commenced insurance business 1893 at Columbus as Manager of local agency. Appointed Special Agent February, 1905 of New Hampshire Insurance Company.

Frank Marshall Jones, born Hartford, Connecticut, May 29, 1877. Parentage American. Educated Hartford, Connecticut. Married Laura M. Diekmeier, October 24, 1905 at Cincinnati, Ohio. Commenced insurance business January 1, 1893 at Hartford, Connecticut as office boy. Appointed Special Agent in 1899 for Scottish Union & National Insurance Company. Also served as Special Agent for Sun Insurance Company in 1903.

Newell T. Julian, born on farm Fairfield County, Ohio. Parentage French and German. Educated public schools, South Bloomfield and Ashville, Ohio. Married Mabelle Thrall, November 21, 1900 at Cleveland, Ohio. Commenced insurance business at Ashville, Ohio in 1883 as local agent. Appointed Special Agent May, 1893 for The Cooper of Dayton, Ohio. Served Phoenix of England, June, 1895 to August, 1896. Then with Agricultural Insurance Company continuously since that date. September 14, 1916.

Edwin Alexis Keeler, born Cincinnati, Ohio, January 7, 1870. Parentage American. Educated public schools Columbus, Ohio. Married Ina Kuenkle November 8, 1898 at Bellefontaine, Ohio. Commenced insurance business at Columbus, Ohio, January 1, 1901, Ohio Inspection Bureau. Appointed Special Agent November 1, 1904 for Farmers & Merchants of Lincoln, Nebraska. August 21, 1916.

Alois Kessler, born St. Ingbert, Germany, February 11, 1859. Parentage German. Educated St. Ingbert, Germany. Served

three years as Professor of Schools in Germany and came to America, December 22, 1880. Married Anna Heiny, August 27, 1881 at Cincinnati, Ohio. Commenced insurance business at Mansfield, Ohio, December, 1888 as local agent. Appointed Special Agent February 5, 1906 for Germania Fire Insurance Company of New York. October 25, 1916.

Chas. W. Kimmel, born Fostoria, Ohio, January 9, 1870. Parentage German and American. Educated Angola, Indiana. Graduated Tri-State College, Angola. Married Hortense Abrams January 28, 1898 at Butler, Indiana. Commenced insurance business June, 1902 at Kendallville, Indiana as local agent. Appointed January, 1906 Special Agent for German National of Chicago. Served as Special Agent 1907 and 1908 Germania of New York in Indiana, 1909 to 1911 State Agent Spring Garden of Philadelphia for Indiana. Now State Agent for Camden Fire Insurance of Camden, New Jersey. August 28, 1916.

Chas. F. Knecht, born Dayton, Ohio, October 19, 1863. Parentage German. Educated Dayton, Ohio. Married Minnie Hanawalt July 8, 1897 at Detroit, Michigan. Commenced insurance business April 1, 1882 at Dayton, Ohio as Assistant Bookkeeper, Dayton Insurance Company. Appointed Special Agent April 1, 1890 for Ohio Insurance Company of Dayton, Ohio. Served Firemens Insurance Company from 1886 to 1890. Filled every desk except Secretary. Left to go with The Ohio as Special Agent. Served four years. Resigned to accept position of Secretary of Board of Underwriters. September 27, 1916.

George Howard Kramer, born Dayton, Ohio, January 21, 1881. Parentage German and Swiss. Educated Dayton, Ohio Cornell University, N. Y. Married Grace B. Arnold, Dayton, Ohio, September 9, 1910. Commenced insurance business New York City in 1903 as Inspector for Middle States Inspection Bureau. Appointed Special Agent April, 1907 for Continental. Now State Agent for American Eagle Fire. December 11, 1916.

Edward Martin Liljeblad, born April 5, 1888 at Chicago, Illinois. Parentage Swedish. Educated Hawthorne Grammar School and Lake View High School of Chicago. Married Ruth E. Benson, September 16, 1915 of Joliet, Illinois. Commenced insurance business January, 1907 at Chicago, doing general office

work. Appointed Special Agent January, 1913 for Commercial Union Assurance Company and Affiliated Companies. At present Special Agent Delaware Underwriters. April 16, 1917.

Chas. R. Loomis, born Mentor, Ohio, October 13, 1859. Parentage American. Educated Mentor, Ohio. Married Flora E. Merrill May 2, 1883 of Painesville, Ohio. Commenced insurance business in 1881 at Wahpeton, Dakota writing policies and keeping books. Appointed Special Agent March, 1886 for Syndicate of Minneapolis, Minnesota. Served the Insurance Company of North America, Citizens of St. Louis and the Aetna Insurance Company as Special Agent. August 21, 1916.

J. Edgar Lyons, born St. Louis, Missouri, May 21, 1881. Parentage Irish. Educated public schools and St. Louis University. Commenced insurance business in 1901 at St. Louis, Missouri as Solicitor in local agency. Appointed Special Agent in 1908 for St. Louis Fire Insurance Company. Served Special Agent with A. D. Baker General Agency, Lansing, Michigan, for Ohio. Secretary-Treasurer and Manager Western Reserve Insurance Company of Cleveland. At present Special Agent Continental Insurance Company, New York. September 5, 1916.

Clarence G. McCray, born Logan, Ohio, June 6, 1877. Parentage Scotch Irish-German. Educated Logan, Ohio. Commenced insurance business Logan, in 1896 as local agent with his father. Appointed Special Agent in 1902 for German-American, New York. Served as State Agent for Rochester German Underwriters for Ohio and Michigan. In 1912 relinquished Michigan. August 25, 1916.

Wm. H. McGervey, born Xenia, Ohio, July 7, 1873. Parentage American. Educated public schools, Xenia. Married Martha Downs, April 15, 1913 at Columbus, Ohio. Commenced insurance business 1895 at Xenia as local agent. Appointed Special Agent February 9, 1906 for the Penna Fire Insurance Company. August 28, 1916.

William Mank, born Cincinnati, Ohio, July 16, 1876. Parentage German. Educated Cincinnati, Ohio. Married Mildred Cook of Toledo, Ohio, April 22, 1916. Commenced insurance business September 9, 1907 at Cincinnati, Ohio as Special Agent for Retail Druggists Mutual Fire. Served with American of

Newark and Northern Assurance Company. Now Special Agent for latter. September 11, 1916.

John R. Martin, born Mechanicsburg, Ohio, September 22, 1873. Parentage Scotch Irish-English. Educated Mechanicsburg. Married Alice M. Morgan October 2, 1895 at Mechanicsburg, Ohio. Commenced insurance business 1895 at Mechanicsburg in local agency. Appointed Special Agent March, 1897 for Home Insurance Company of New York. Served then with Calumet Insurance Company of Chicago. Commenced service with Continental Insurance Company of New York and still in its employ. December 19, 1916.

Hugh Law Meek, born Loveland, Ohio, August 21, 1880. Parentage English-Scotch. Educated public school, Cincinnati and Woodville High. Married Evelyn B. Turney April 2, 1913 Columbus, Ohio. Commenced insurance business May 1, 1901 at Chicago as clerk. Appointed Special Agent January, 1906 for Hartford of Connecticut. August 21, 1916.

Rudolph E. Momberger, born New York City, March 1, 1868. Parentage German and English. Educated New York City. Graduated Grant University, Chattanooga, Tennessee. Married Noema S. Smith of Scottsboro, Alabama, June 24, 1902. Commenced insurance business in 1886, New York City as clerk. Appointed Special Agent April 1, 1909, New York Underwriters Agency. August 21, 1916.

Chas. E. Monroe, born Wheeling, W. Va., December 17, 1867. Parentage American. Educated public schools, Cincinnati. Commenced insurance business at Cincinnati as solicitor for local agency. Appointed Special Agent in 1892 for Oakland Home, re-insured in Westchester. Was for a time in the General Agency of Phoenix Insurance Company, Chicago. In 1893 appointed Special Agent of the New York Underwriters under his father, Mr. W. M. Monroe. With New York Underwriters since 1893.

John G. Monroe, born New Orleans, Louisiana, January 9, 1858. Parentage American. Educated Paris, France. Married May Ruth Gunth of Dallas, Texas, July 3, 1890. Commenced insurance business October, 1878 at Galveston, Texas as clerk. Appointed Special Agent in 1885 for German of Freeport. Served

as Independent Adjuster, then Ohio Rating Bureau and then State Agent for Continental of Ohio. Now Manager of General Adjustment Company, Philadelphia. August 18, 1919.

Franklin F. Murray, born Cincinnati, Ohio, September 21, 1868. Parentage American. Educated Ludlow Grove, Ohio and Woodward High School, Cincinnati. Married May S. Hinckley of St. Paul, Minnesota November 13, 1890. Commenced insurance business in 1892 at Louisville, Kentucky as Rater for Louisville Board. Appointed Special Agent in 1893 for Hartford Fire. Served with Local Board, Commission No. 1, Rating West Virginia and Kentucky in 1894 and 1895. 1896 to 1899 with the Phoenix of Hartford for Kentucky and Tennessee. 1899 to 1905 with the United States Fire. January 10, 1920.

Robert Leitch Mouk, born September 23, 1885 at Dayton, Ohio. Parentage American-Canadian. Educated Dayton, Ohio Married Bertine McFarland of Dayton, June 2, 1908. Commenced insurance business May, 1904 at Dayton as Secretary, Montgomery County Underwriters Association. Appointed Special Agent December, 1908 for German Fire Insurance Company of Indiana. Served Columbia Insurance Company of Dayton, Keystone Underwriters. Now State Agent for latter. August 21, 1916.

John M. Neuberger, born LaPorte, Indiana, April 8, 1869. Parentage American-German. Educated public and business schools LaPorte, Indiana. Commenced insurance business in 1888, Indianapolis, Indiana as Stenographer with Franklin of Indiana. Appointed Special Agent in August, 1896 for Atlas Assurance Company, Ltd. August 31, 1916.

Chas. Browne Patterson, born Vermilion, Ohio April 12, 1878. Parentage Scotch-Irish-English. Educated Greenwich, Ohio, Wesleyan Ohio University. Married Florence H. Cummins February 21, 1906 at Columbus, Ohio. Commenced insurance business March, 1904 at Wheeling, West Virginia as Inspector for West Virginia Inspection Bureau. Appointed Special Agent July 1, 1913 for The Hamburg-Bremen Fire Insurance Company. August 27, 1916.

Fred Wilson Peters, born Marion, Ohio, January 5, 1871. Parentage German. Educated Marion, Ohio. Married Mar-

garet M. Peters of Marion, June 22, 1909. Commenced insurance business April 25, 1886 at Marion, Ohio as local agent. Appointed Special Agent August 11, 1910 for Standard Fire Insurance Company of Hartford. December 13, 1916.

Godfrey S. Petrik, born at Chicago, Illinois, April 10, 1889. Parentage Hungarian-French. Educated Chicago, Illinois. Commenced insurance business April 15, 1903 at Chicago as file boy for Providence Washington Insurance Company. Appointed Special Agent September 22, 1912 for Atlas Assurance Company. Served City of New York Insurance Company from September 1916 to date. September 16, 1916.

Washington Tullis Porter, Jr., born Cincinnati, Ohio, February 3, 1876. Parentage American. Educated Cincinnati public schools and Chickering Institute. Married Amanda Schroer of Cincinnati, October 18, 1905. Commenced insurance business November 7, 1894 at Cincinnati as clerk in Phoenix Insurance Company. Appointed Special Agent November 1, 1907 for Calumet Insurance Company. Served Niagara Fire Insurance Company as State Agent from November 1, 1908 to date. August 21, 1916.

Frederic Willis Ransom, born Marengo, McHenry County, Illinois, October 4, 1856. Parentage American. Educated Lawrence, Van Buren County, Michigan. Took Greek and Latin course at Spring Arbor Seminary, Michigan. Married Cora A. Potter May 14, 1881 at Grand Rapids, Michigan. Commenced insurance business at Cheyenne, Wyoming in September 1896 in local fire insurance business. Became Special Agent Providence Washington Insurance Company traveling in Michigan and Ohio, then being transferred to Iowa and Missouri field, Kansas, Nebraska and Oklahoma added later. Latter part of 1900 transferred to Ohio and Kentucky and Tennessee. April 28, 1917.

Edwin Williams Raynolds, born Lincoln, Nebraska November 16, 1884. Parentage American. Educated Columbus, Ohio. Married Mildred Armstrong of Columbus, April 19, 1911. Commenced insurance business January 1, 1907 at Cleveland as Inspector with the Cleveland Inspection Bureau. Appointed Special Agent July 1, 1908 for Insurance Company of North America. Was appointed Special Agent of the Glens Falls for Ohio, August 1, 1909. August 21, 1916.

Robert Ludlow Raynolds, born New York City, March 6, 1857. Parentage American. Educated New York City. Married Miss Kate Tatum of Chicago, January 2, 1885. Commenced insurance business at Chicago, January, 1882 as examiner with Continental. Appointed Special Agent January, 1884 for Continental. With Connecticut as State Agent since 1885. January 13, 1917.

Earl A. Reid, born Bowling Green, Ohio, August 30, 1879. Parentage American. Educated Bowling Green, Ohio. Married Alice E. Carney of Bowling Green, April 25, 1911. Commenced insurance business at Bowling Green, November 1, 1904 as local agent. Appointed Special Agent November 1, 1915 for Mercantile Insurance Company of America. Served several years with North British Mercantile Insurance Company of London and Edinburgh. August 21, 1916.

Ivin E. Riedinger, born at Randolph, Ohio, September 10, 1879. Parentage American. Educated Randolph and Mount Union College, Alliance. Married Ethel S. Heacock of Alliance, March 21, 1906. Commenced insurance business June, 1903 at Alliance as solicitor. Appointed Special Agent May 1, 1914 for Commercial Union Assurance Company, Ltd. of London. August 31, 1916.

Willis O. Robb, born Marysville, Ohio, July 31, 1858. Parentage American. Educated Marysville, Ohio and Ohio Wesleyan University. Married Juliet Everts of College Hill, Cincinnati, Ohio, September 2, 1886. Commenced insurance business March 1, 1884 at Cincinnati, Ohio as clerk and adjuster, Insurance Adjustment Company of Cincinnati. Appointed Special Agent September 1, 1885 for Liverpool, London & Globe Insurance Company. Now Manager of The New York City Insurance Exchange. August 20, 1916.

Percy J. Robinson, born at Kattellville, New York, December 9, 1868. Parentage American. Educated Common schools, Oberlin, Ohio. Married Harriett E. Allen, of Elyria, Ohio, May 30, 1906. Commenced insurance business at Whitney's Point, New York, February, 1892 as local agent. Appointed Special Agent September, 1907 for German American, New York. Served three years with Home of New York also Aetna Insurance Company with which Company he is still connected. September 9, 1916.

Albert W. Ross, born Urbana, Ohio, February 16, 1878. Parentage American. Educated Urbana, Ohio and Columbus, Ohio. Married Lena D. Miller of Columbus, Ohio in 1897. Commenced insurance business at Cleveland, Ohio in 1907 as inspector and rater, Cleveland Inspection Bureau. Appointed Special Agent January 1, 1915 for Colonial Fire Underwriters & Mechanics & Traders. Served with Royal Exchange Assurance in Indiana. August 21, 1916.

Walter Henry Sage, born at Huntington, Ohio, November 11, 1857. Parentage American. Educated Huntington and Wellington, Ohio. Married Isabella Dyer of Wellington, Ohio in 1879. Married Nellie G. Van Horn of Chicago in 1902. Commenced insurance business at Wellington, Ohio in 1880 as local agent. Appointed Special Agent in 1882 for Firemans' Fund. Served Northern of England eight years and is now General Manager for German American. September 4, 1916.

Robert D. Safford, born Grand Haven, Michigan, March 16, 1885. Parentage American. Educated Lansing, Michigan. Married Alta M. Beardsley of Detroit, Michigan, August 15, 1910. Commenced insurance business at Detroit, September 1, 1902 as office boy. Appointed June 1st, 1910, Special Agent for Michigan Fire & Marine Insurance Company. Appointed Special Agent L & L & G November, 1915 and State Agent September, 1916 in which capacity he now serves. September 23, 1916.

Walter A. Sawyer, born August 7, 1881 at Piqua, Ohio. Parentage American. Educated Marysville, Ohio and Northwestern University. Married Cornelia Cole Sellers of Marysville, September 15, 1908. Commenced insurance business at Marysville in 1900 as clerk in his father's office. Appointed Special Agent March, 1906 for Springfield Fire and Marine. Is now State Agent for Firemans Fund Insurance Company of California. September 11, 1916.

Louis H. Schweer, born January 10, 1871 at Cincinnati, Ohio. Parentage German-American. Educated parochial school, Cincinnati, Ohio and St. Xavier, Cincinnati. Married Ida F. Hobing of Cincinnati in 1887. Commenced insurance business March, 1886 at Cincinnati with the Old Cincinnati Underwriters Association. Appointed Special Agent in 1896 for Washington Fire of

Cincinnati. Served with Agricultural, Firemen's of Baltimore, Northwestern National, Cincinnati Mutual, Nord-Deutsche as Special Agent since 1914. August 21, 1916.

George B. Sedgwick, born April 29, 1870 at Negaunee, Michigan. Parentage English. Educated Ishpeming, Michigan, High School, Racine College Grammar. Went to Yale two years. Commenced insurance business November 15, 1893 at Ishpeming, Michigan as local agent. Appointed Special Agent November 3, 1906 for The Bierce-Sage General Agency. Served as Special Agent Western Factory Insurance Association several years. Now State Agent for German and German Alliance for Ohio. August 21, 1916.

Walter G. Shannon, born October 10, 1866 at Piqua, Ohio. Parentage American. Educated Piqua, Ohio, Miami University and Ohio State. Married Louise Murphy September 18, 1890 at Greenville, Ohio. Commenced insurance business October, 1895 at Eaton, Ohio in firm of Farr & Shannon. Appointed Special Agent January, 1904 for Anchor of Cincinnati. Now State Agent for American of Newark. August 22, 1916.

Thomas Henry Smith, born at Jamestown, Ohio, January, 1849. Parentage American. Educated Jamestown, Ohio and Dr. Story's Private College, Bowersville, Ohio. Married Emma R. Paullin of Jamestown, February, 1870. Commenced insurance business in 1877 at Jamestown as local agent. Appointed Special Agent in 1883 for Firemen's of Dayton, Ohio. Served several years as State Agent for German of Freeport, Illinois. Now State Agent the Allemannia Fire Insurance Company of Pittsburgh. October 16, 1916

H. J. Shreffler, born at Aronsburgh, Pennsylvania, March 26, 1847. Parentage American. Educated Sandusky, Ohio. Married Fannie Fouser of Akron. Commenced insurance business at Akron as local agent. Appointed Special Agent in 1893 for Hartford of Connecticut. Now Independent Adjuster of losses. September 12, 1916.

Paul Bergen Sommers, born July 3, 1885 at Franklin, Ohio. Parentage American. Educated Dayton, Ohio. Graduated from Lake Forest University, Lake Forest, Illinois. Married Florence Adams of Denver, Colorado, December 24, 1914. Commenced

insurance business at Denver, Colorado, June 20, 1908 as Special Agent for Scottish Union & National Insurance Company. Now State Agent of same company for Ohio.

H. L. Sowards, born June 13, 1891 at Greenup, Kentucky. Parentage Scotch-French. Educated Armour Technical, Chicago, Cincinnati Law School. Married Cornelia Smith of Cincinnati, January 7, 1915. Commenced insurance business at Cincinnati, June, 1913 as Special Agent for Norwich Union. Now State Agent same Company for Ohio and Kentucky. August 25, 1916.

Arch C. Speed, born in Kentucky. Educated common schools Louisville, Kentucky. Commenced insurance business at Chicago in 1883 as chief clerk for Ohio Fire Underwriters Association. Appointed Special Agent and Adjuster in 1895 for L. & L. & G. Insurance Company. Appointed Special Agent in 1897 for Providence-Washington Insurance Company. Now State Agent for American Central Insurance Company of St. Louis, Missouri.

Daniel M. Tanner, born September 4, 1858 at Richwood, Ohio. Married Jessie F. Graham of Richwood, May 22, 1883. Commenced insurance business at Cincinnati, Ohio, February 1, 1885 as clerk in office of Western Assurance Company. Appointed Special Agent in 1900 for Western & British America Assurance Company, Toronto, Canada. Served Citizens of Baltimore several years and is now State Agent of Cleveland National. August 28, 1916.

Ralph Henry Taylor, born September 2, 1882 at Terre Haute, Indiana. Parentage English and American. Educated ward and high school, Terre Haute. Married Miss C. A. Renick of Columbus, Ohio, February 17, 1913. Commenced insurance business at Terre Haute, Indiana, July 1, 1898, as clerk in local agency, Allen & Kelley. Special Agent per diem 1901 to 1907 for Traders of Chicago, later St. Paul F. & M. Served Western Reserve of Cleveland, Indiana & Illinois. Special Agent California Insurance Company and Special Agent for St. Paul F. & M. August 28, 1916.

Edward O. Thomson, born May 24, 1875 at Montevideo, Uruguay. Parentage Scotch-American. Educated Colegio, Nacional, Buenos Aires, Argentine Republic. Graduated from Ohio Wesleyan University, Delaware, Ohio. Married Lyda

Dumm, of Columbus in 1899. Commenced insurance business at Indianapolis, Indiana in 1906 as inspector. Appointed General Inspector August, 1912 for N. B. & M. September 5, 1916.

George W. Thrush, born Lithopolis, Ohio in 1864. Parentage American-English. Married Pauline Creps of Canal Winchester, in 1888. Commenced insurance business at Lithopolis, Ohio in 1893 as local agent. Appointed Special Agent in 1894 for Franklin of Columbus. Appointed Special Agent in 1908 for National Insurance Company of Hartford. August 28, 1916.

Glenn L. Thrush, born in 1890 at Lithopolis, Ohio. Parentage American. Educated Canal Winchester, Ohio. Married Gladys Williams of Canal Winchester in 1915. Commenced insurance business at Canal Winchester in 1908 as local agent. Appointed Special Agent in 1915 for National Fire Insurance Company of Hartford. Still serving in this capacity. August 28, 1916.

Ross S. Tidrick, born Sherodsville, Ohio, April 2, 1875. Parentage American. Educated Sherodsville country schools and College at Grand Rapids, Michigan. Married Anna M. Newell of Leavittsville, Ohio, December 21, 1918. Commenced insurance business at Sherodsville in 1894. Appointed Special Agent September 1, 1911 for Springfield Fire and Marine.

Edward W. Tinsley, born December 25, 1877 at Barbourville, Kentucky. Parentage American. Educated Barbourville, Kentucky. Attended Union College. Married Irma Sellers of Covington, Kentucky, December 23, 1902. Commenced insurance business April, 1907 at Minneapolis, Minnesota as Inspector, Rating Bureau. Appointed Special Agent August, 1910 for Standard Fire of Hartford. Appointed Special Agent in 1914 for Insurance Company of North America and still serving in that capacity. August 14, 1916.

John Richards Vernon, born January 14, 1842 near Salem, Ohio. Parentage English-Irish-Scotch. Educated Water Valley near Salem. Married Mary Fleck of Alleghany, Pennsylvania, September 7, 1865. Commenced insurance business at Salem in 1868 as local agent. Organized the Ohio Mutual Insurance Company in 1876 and 1877 and served as Secretary until 1901, when he was made President and still holds this position. October 9, 1916.

John M. Wallace, born April 10, 1839 at Camden, Delaware. Parentage American. Educated free school and Dover High School of Delaware. Married Catherine Riegle of Cincinnati, August 2, 1866. Commenced insurance business in 1866 at Germantown, Ohio as local agent for the Aetna. Appointed Special Agent in 1870 for Cooper of Dayton. Served with Boston Underwriters & Washington F. & M. Fire Insurance Company of London. Now State Agent for National Insurance Company of Hartford. October 4, 1916.

Herbert M. Wardle, born in 1865 at Northville, Long Island, New York. Parentage American. Educated Northville Academies and Bridgehampton Institute. Married Mary M. Prince of Houghton, Michigan in 1895. Commenced insurance business at Ionia, Michigan in 1884 in local agency. Appointed Special Agent in 1888 for Exchange of New York. Served Western Manufacturers Mutual, Armstrong Mutuals, Lancashire until 1901. Since then Special Agent for Citizens of Missouri. August 21, 1916.

Jacob A. Weinland, born November 16, 1845 in Butler County, Ohio. Parentage American. Educated West Elkton, Ohio. Married Anna M. Shauck of Columbus, January, 1914. Commenced insurance business at Middletown, Ohio in 1870 as local agent. Appointed Special Agent May 1874 for Continental of New York in Indiana. Appointed State Agent in 1892 of Fire Association of Philadelphia for Ohio and is still with that Company. September 2, 1916.

Joseph Cannon Wharton, born July 29, 1876 at Chicago, Illinois. Parentage American. Educated Chicago. Married Edna Vanosdal of Cincinnati, Ohio, January 17, 1913. Commenced insurance business at Chicago, August 11, 1891 as office boy. Appointed Special Agent August, 1907 for Sun Insurance Office of London. Now State Agent and Adjuster for latter Company. September 6, 1916.

George M. Winwood, born February 2, 1843 at Springfield, Ohio. Parentage English and American. Educated Springfield. Attended Wittenberg College. Married Kate H. Cox of Hamilton, Ohio, December 8, 1869. Commenced insurance business at Cincinnati, Ohio, October, 1870 as Special and State

Agent for Phoenix Insurance Company of Hartford. Served continuously with above company excepting one year when he was with Commission of Cincinnati, Ohio. August 21, 1916.

Rodney D. Wiley, born May 17, 1884 at Peoria, Illinois. Parentage American. Educated Peoria and Chicago. Married Callye L. Grigsby of Oklahoma City, October 19, 1910. Commenced insurance business at Terre Haute, Indiana, September, 1908 as Inspector Indiana Inspection Bureau. Appointed Special Agent February, 1912 for A. D. Baker & Company General Agency. Served Oklahoma Inspection Bureau at Oklahoma City. Also served with Bates Adjustment Company of that city a short time. Is now Special Agent for the Yorkshire Insurance Company. August 21, 1916.

Freeman Wilson, born September 11, 1878 at San Francisco, California. Parentage American-Canadian. Educated public schools Logansport, Indiana and Lake Forest Academy, Illinois. Married Jessie N. Thompson of Indianapolis, Indiana, January 2, 1911. Commenced insurance business in 1903 at Minneapolis, Minnesota as clerk in local agency, then entered Home office Northwestern F. & M. Served American of Newark in Illinois, Svea in Illinois and Missouri, Peoples National, then was appointed Special Agent for Starkweather & Shepley Companies, Rhode Island, Phoenix Union, National. September 11, 1916.

Clark Oliver Wood, born February 28, 1863 in Clark County, Ohio. Parentage English-German. Educated Springfield public schools. Attended Willis & Nelsons Business College. Married Nellie Fowler Grant of Springfield, June 15, 1893. Commenced insurance business May, 1886 in J. S. Elliott's office. Appointed Special Agent December, 1895 for Dayton of Dayton. Re-insured in Home of New York, and was appointed Special Agent for same Company February, 1896. December 8, 1916.

Cyrus Woodbury, born October 1, 1853 at Union City, Ind. Parentage American. Educated public and high schools, Union City. Attended law school at Ann Arbor, Michigan. Married Lenora A. Swain of Union City, May 13, 1880. Commenced insurance business at Union City, January 1, 1880 as local agent. Appointed Special Agent July 6, 1886 for Northern Assurance. Now State Agent for Queen Insurance Company for Ohio.

Frank Eldridge Woods, born April 10, 1888 at Robinson, Texas. Educated Robinson Academy, Robinson Texas,, and Baylor University, Waco, Texas. Commenced insurance business Norfolk, Virginia, March, 1908 as chief clerk Norfolk Fire Insurance Corporation. Appointed Special Agent in March 1913 for Citizen of Baltimore. Now Special Agent for Sun of London, headquarters at Omaha, Nebraska.

George A. Yunker, born October 17, 1878 at Mansfield, Ohio. Parentage American. Educated Mansfield and Chicago. Married Dehlia Meily of Mansfield, August 27, 1913. Commenced insurance business at Chicago, July 3, 1897 as office boy. Appointed Special Agent August, 1905 for Royal Insurance Company.

